



MRS. SUSIE MCCARVER WEBSTER

Photo by Stoner



Historic City—
Chattanooga

containing

Views and descriptive matter
of historic points of interest,
scenery, pictures of old and
new buildings, leading men,
etc., all artistically and pleas-
ingly intermingled

COPYRIGHTED
by
MRS. SUSIE MCGARVER WEBSTER
1915
CHATTANOOGA
TENN.

JAN -8 1916

©CL.A 418378

THIS BOOK IS AFFECTIONATELY

Dedicated

BY THE
AUTHORESS
TO ALL
LOYAL CHATTANOOGANS

PREFACE

This book contains two parts; in the first part you will find information regarding Chattanooga, Tennessee, the beauties in and around the city, and historical facts compiled from various histories together with information received from some of the prominent Veterans who took part in the struggle of the Sixties. You will also find pictures of some of the various buildings and eminent men who have helped to make Chattanooga famous. Of course, I could not enumerate all the lovely places or all the noted men of Chattanooga, as that would have made my book entirely too large, but I must give myself the pleasure of saying that this is only a small percentage of the vast throng of intelligent men of our city who think and do things worthy of record.

The true aim of Part First is to give the world, at large, an opportunity to know more of our city, to arouse the desire in the hearts of all to see her many beauties. I am confident that many Northern capitalists would locate here, if they could only know the many advantages our city affords. Chattanooga is destined, unquestionably, to be the leading city of the South.

I trust that this book will find its way into the homes of many people and cause them to visit Chattanooga, and see for themselves her magnificent scenery, wonderful possibilities and splendid opportunities for advancement.

Part Second is composed of poems on various subjects. In my own way I have written this in the hope of assisting my readers in living an honest, upright life for, in so doing, they will be happy, thereby giving happiness. A friend once said to me, "Be good and you'll be lonely;" this is not true, for the good can have sweet, sacred communion with God and their own souls, and thus prepare themselves for their daily tasks.

I am aware of the fact that any writer, branching out along new lines, receives criticism, but I am willing to try the uncertain waters of public opinion, and hope that the truths in this volume will be beneficial to a few toilworn travelers, and help them to reach a higher plane of happiness. If only this can be accomplished, I will feel that I have not labored in vain.

I have called this book: "Historic City—Chattanooga."

MRS. SUSIE McCARVER WEBSTER.

TABLE OF CONTENTS

PART I.

Chattanooga in a Nutshell.....	9
Chattanooga	13
Lookout Mountain.....	15
Battle Above the Clouds.....	16
Hon. Z. C. Patten.....	18
Hotel Patten	22
Read House	26
The "Park"	28
Bar of Chattanooga.....	30
Medical Profession	38
Herman and J. Fred Ferger.....	41
C. V. Brown & Bro.....	43
Nashville, Chattanooga & St. Louis Railway.....	46
Terminal Station	52
Military History of Chattanooga.....	53
Public Buildings	62
Banks of Chattanooga.....	73
Points of Interest.....	81
Commercial Chattanooga	96
Distinguished Citizens	120
Municipal Chattanooga	140

PART II.

His Dream Came True.....	160
There Is a God.....	161
More Blessed to Give Than to Receive.....	164
Christian Associations	167
Resignation	168
Clouds and Sunshine.....	169
Houses of Worship.....	170
"An Inspiration"	172
L. R. Robinson.....	173
My Bible	176
Chattanooga Churches	178
No Excellency Without Labor.....	178
Be Good	180
Duty	182
Letters	183

TABLE OF CONTENTS—Continued

Mrs. J. J. Phillips.....	184
Experience	187
Churches and Old Ladies' Home.....	188
Our Cross	190
Love	191
How Shall I Know?.....	193
Memory	193
Mrs. M. E. Smith.....	195
Lend a Hand.....	196
Music	197
My Dream of Heaven.....	198
Friendship	199
To the Editor of The News.....	200
Kindness	201
Patience	202
Prayer	203
To the Violets.....	204
Gospel Tabernacle	204
Not as I Will.....	205
How I Believe Heaven Will Be.....	206
Henry and Charley.....	207
"Ambition"	209
Character	210
Reason She Never Wed.....	211
Castles in the Air.....	212
Bunch of Violets.....	213
Talents	214
Daddy and Tom.....	217
J. W. Webster.....	219
"Be True"	221
Life Is a Struggle.....	222
"Weary"	223
Waiting for You.....	224
A Chain	224
When Our Lessons Are O'er.....	225
A Fatal Meeting.....	226
"Our Christmas Gift".....	227
The New Year.....	229
Daily Reflection	230

Chattanooga in a Nut-Shell

Chattanooga has a commission form of government—Department of Public Affairs and Finance, Jesse M. Littleton, Mayor; Department of Education and Health, H. D. Huffaker, Commissioner; Department of Streets and Sewers, E. D. Bass, Commissioner; Department of Public Utilities, Grounds and Buildings, E. D. Herron, Commissioner; Department of Fire and Police, T. C. Betterton, Commissioner.

Chattanooga's population in 1915, including suburbs, is estimated at about 100,000. The directory, using a multiple of 2 2-5, makes the number 97,584.

Chattanooga is (ignoring small fractions) from Cincinnati, 10 3-4; St. Louis, 15 1-4; Chicago, 18 1-2; New York, 26; Knoxville, 3; Atlanta, 4; Nashville, 4 1-4; Birmingham, 4 hours.

Chattanooga has a complete educational system, from kindergartens to the University, including preparatory schools for boys and girls, and fine business colleges. One of the very best indices of growth of Chattanooga and its immediate environs is the fact that every phase of the educational system—public schools in city and county, and all important private schools—has increased its facilities recently, is engaged in doing so, or planning to carry out this kind of a measure.

Chattanooga's courts of record are seven in number, viz.: United States District Court, Chancery Court, Circuit Court, Criminal Court, County Court, City Court of Chattanooga and Juvenile Court of Hamilton County.

Chattanooga's public library is the subject of special notice in this volume. There are also the library of the University of Chattanooga and the Law Library of the Chattanooga Bar and Law Library Association.

Chattanooga has the Associated Charities, seven hospitals, the Florence Crittenden Home, the Frances Willard Home, the Vine Street Orphans' Home, the Children's Refuge, the Steele Home for Needy Children (colored), the Old Ladies' Home, and the directory shows in Chattanooga and suburbs one hundred and twenty-nine church organizations, besides

four bodies of a mission nature, including the Salvation Army.

Chattanooga and suburbs have twelve banking institutions and several trust companies. In the spring of 1915, the capital and surplus of the banks was \$4,900,000; deposits, \$17,300,000; resources, \$24,700,000. Clearings for 1914 were \$119,640,745.

Chattanooga's Post Office receipts for year 1913 were \$488,500.

The Chattanooga Manufacturers' Association owns a four-story building on Broad Street, housing a splendid permanent exhibit which citizens and visitors will do well to examine and which gives ideas mere figures are unable to convey. Members of the Association make about 700 of the 1,137 articles manufactured in Chattanooga.

Chattanooga is headquarters of the Dixie Highway Association, promoting a permanent, connected system of highways from Michigan to Florida, tapping the Lincoln Highway near Chicago. The Automobile Club and other organizations in Chattanooga including the Rotary Club, were responsible for successful promotion of the Dixie Highway idea. Chattanooga is also southern valuation headquarters of the Interstate Commerce Commission.

Chattanooga's journals are numerous—The Times, morning daily, including Sunday issue; The News, afternoon daily, except Sunday, and over twenty other publications of various kinds, including church and school journals.

Chattanooga has as business organizations the Chamber of Commerce, Chattanooga Builders' Exchange, Chattanooga Society of Architects, Chattanooga Retail Furniture Dealers' Association, Chattanooga Jobbers' and Wholesale Dealers' Association, Chattanooga Manufacturers' Association, Chattanooga Master Plumbers' Association, Chattanooga Underwriters' Association, Retail Grocers' Association and Retail Merchants' Association of Chattanooga.

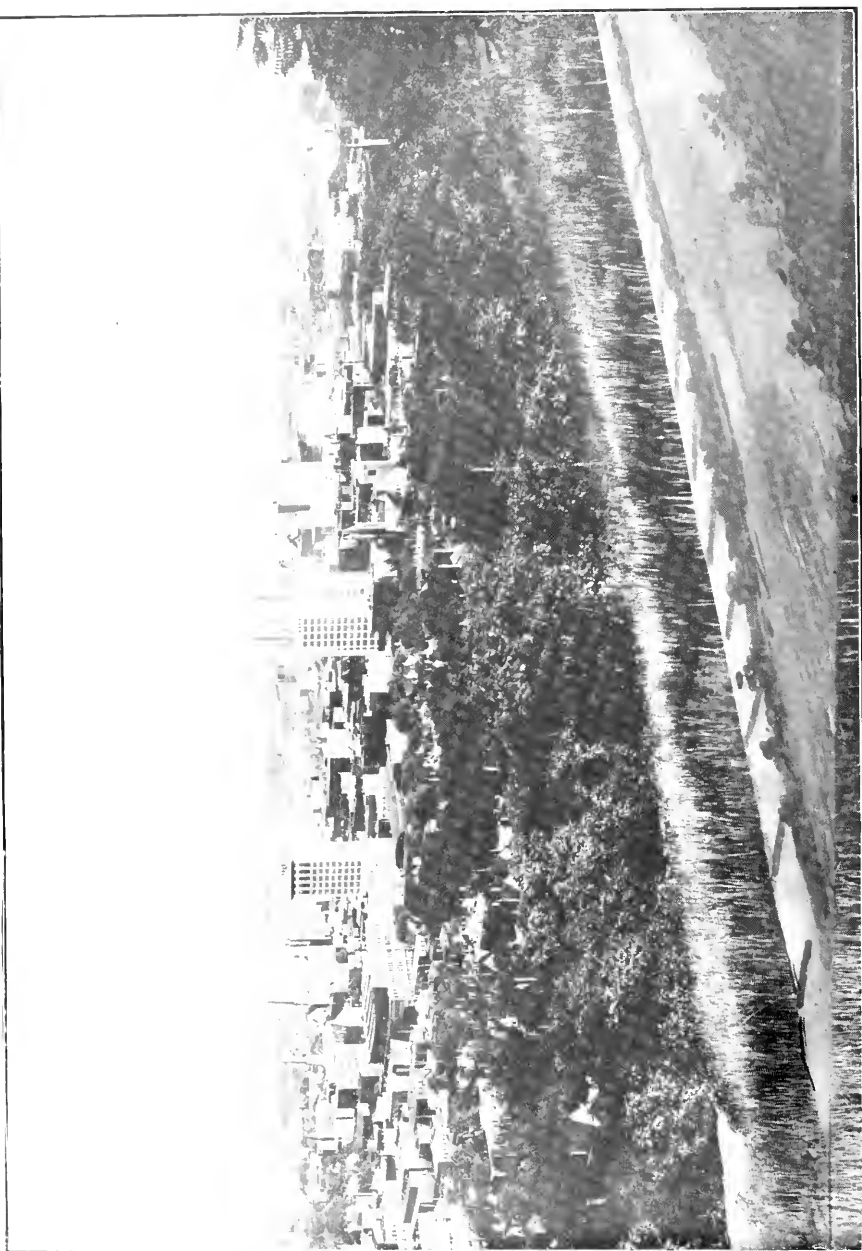
Twenty-five trade unions appear in the Chattanooga directory.

Chattanooga has of Masonic and Odd Fellows lodges, and various lodges, clubs and organizations, including military, charitable and social, something over a hundred.

HISTORIC CITY :—: CHATTANOOGA

Railways entering Chattanooga are Alabama Great Southern; Central of Georgia; Cincinnati Southern; Nashville, Chattanooga & St. Louis; Southern, Atlanta Division; Southern, Knoxville Division; Southern, Memphis Division; Tennessee, Alabama and Georgia; and Western & Atlantic. In addition, there is the extensive Belt Railway of Chattanooga and the wide-reaching electric system of the Chattanooga Railway & Light Company, connecting at the foot of Lookout Mountain with the Incline and by it with the Railway on Lookout; also a trolley line through from the city to Lookout Mountain top without change. The Chattanooga Traction Company operates fine steel cars to the all-year-round resorts on Signal Mountain.





CHATTANOOGA FROM BOYNTON PARK — CAMERON HILL

“Chattanooga”

Chattanooga, the Gateway to the South, has many historic points of interest, and the beautiful scenery in and surrounding the city is unsurpassed. In any direction, as far as the eye can see, you gaze on the works of nature; and from the very pinnacle of majestic Lookout, to Chickamunga Park, and from Rossville, Ga., and Missionary Ridge to the pinnacle of Signal Mountain are located the homes of a contented people.

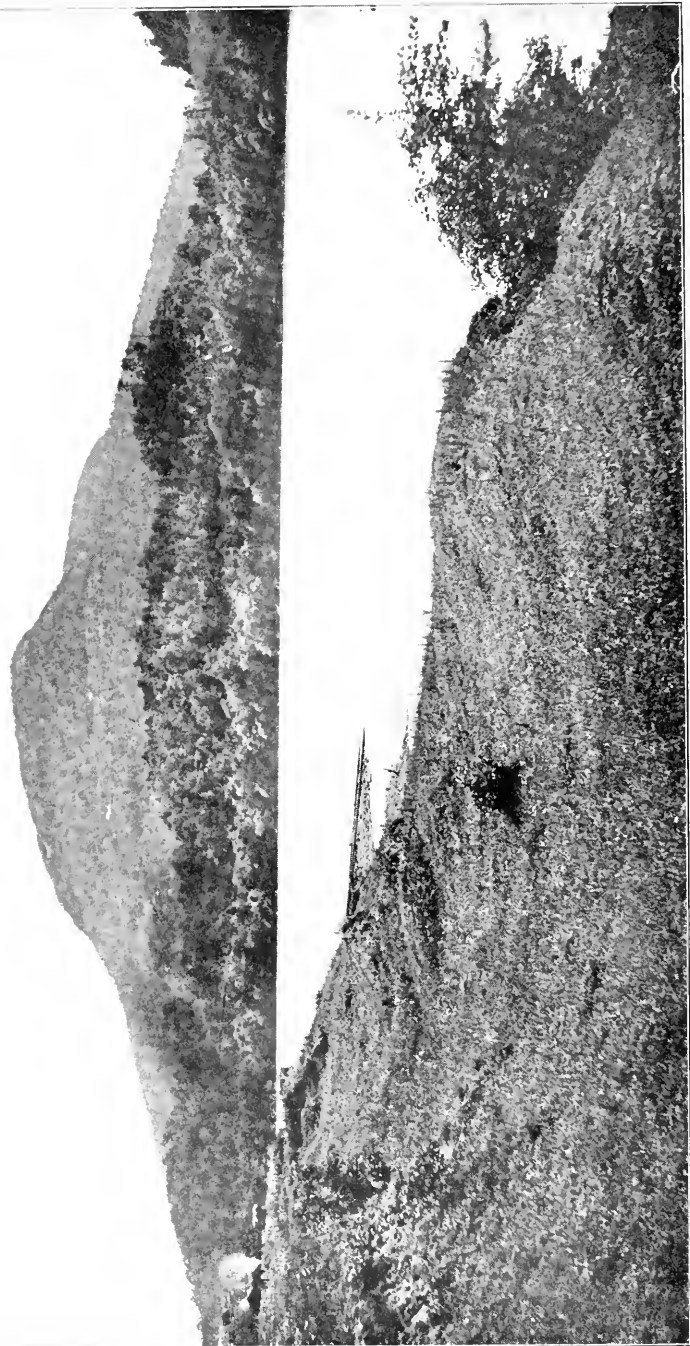
No city of the South offers more advantages to the home-lover and home builder than does Chattanooga, Tennessee. From every viewpoint, healthiness, cleanliness, police and fire protection, car service, water, lights, parks, schools, churches, etc., it towers above all others in the estimation of many.

It has a mild and equable climate, without the rigors of winter, or smeltering heat of summer, and is guarded from the serious storms by the surrounding mountains. It offers a place of residence where peace, prosperity and happiness can be enjoyed. Property values and rentals are more reasonable than in many cities of equal population, and the class of structures is far superior.

Chattanooga has been built more from a standpoint of civic pride and beauty than from the cold-blooded view of commercialism. As a result, there is no crowding and herding of the citizens, but, on the other hand, each family can enjoy that privacy which is so essential to the happiness of home loving men and women.

Educational advantages are unexcelled here, from the primary to the higher branches. Beautiful church edifices adorn various parts of the City, and all denominations of the Meek and Lowly are well represented. With adequate parks and playgrounds, beautiful scenery, a spirit of cordiality and unity among citizens, and a hospital welcome to strangers desiring to locate here, Chattanooga offers everything to be desired as a residential city. It can be truly said that, once a Chattanooga, always a Chattanooga. Few people leave for other sections, for they realize that it will only be a few short years until Chattanooga will be the leading city of the South.

LOOKOUT MOUNTAIN FROM THE TENNESSEE RIVER



Lookout Mountain

This is one of the most beautiful mountains in the United States and is located near the City of Chattanooga, Tenn. The incline leading to the top of this great mountain is 4850 feet long and rises 68 feet to the hundred. It is the steepest incline in the world; from its top it is 1700 feet above Chattanooga and 2400 feet above the sea level. Lookout Mountain is from one-half to twenty miles wide and eighty-five miles long. It runs through three States: Tennessee, Georgia and Alabama. At Point Lookout, the historic "Battle above the Clouds" took place many years ago. Looking east from this point, you can see the Battlefield of Chickamauga, on which the famous "Battle of Chickamauga" was fought on September 19th and 20th, 1863.

When Prince Henry visited Point Lookout he stated that it was the finest view that he had ever beheld in his life, that there was nothing to equal it in the foreign country.

On top of Old Lookout there is a Government Park, the arch at the entrance is designed from Moro Castle. On the right-hand side of the park is a peace monument to the Federals and Confederates. It is 57 feet at the base and 90 feet high, and was erected at a cost of \$100,000.00. Looking west, you can see two Confederate cannons in the same position they were during the battle in 1863, and are the only original cannons left on the mountain. They commanded the river and railroad and kept the Union soldiers from bringing in supplies up the Tennessee River.

On this grand old mountain there is located a War Museum, which contains many war relics of the Civil War, and also many souvenirs of Chattanooga.

From Umbrella and Table Rocks you can see into seven states: North Carolina, South Carolina, Kentucky, Virginia, Alabama, Tennessee and Georgia. Looking east, you can see the great battlefield of Missionary Ridge, and to the west, you can see the Cumberland Mountains. Beneath you flows the beautiful Tennessee River, and the shape of the island makes a perfect African foot. The foot has a bunion, supposed to be caused by the tight places back in the sixties, as every foot of this land was fought over.

Looking to the left, you can see a massive rock, which was scaled by Hooker's troops in an effort to make connection with Grant over on Missionary Ridge. An iron tablet has been imbedded in the rock in memory of this occasion. From this point you can get a good view of Sunset Rock and the Garden of the Gods. Should the writer write on and on, she could not tell half of the beauties of Old Lookout, the Natural Bridge, Lula Lake and Falls, and many other beauties too numerous to mention at this time.

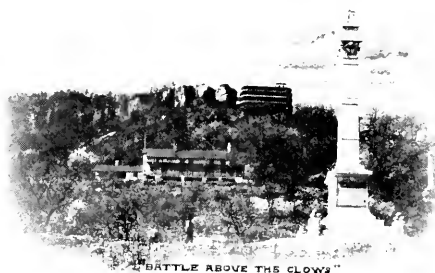
The "Battle Above the Clouds"

Intense interest attaches to the dramatic struggle on the bench of Lookout Mountain, which has passed into romance and history as "The Battle Above the Clouds," a poetic name said to be derived from the statement of Quartermaster-General M. C. Meigs, U. S. A.: "The day had been one of driving mists and rain, and much of Hooker's battle was fought above the clouds." At the dedication of the National Park, General E. C. Walthall, who commanded in the brave defense, said, adopting the words of another: "There were no clouds to fight above—only a heavy mist which settled down and enveloped the base of the mountain." And Colonel Lewis R. Stegman said: "Lookout Mountain stood there grim and silent, and on this particular morning was enveloped in mist and fog and cloud."

The time was November 24, 1863, the day before the capture of Missionary Ridge, each event making part of what is called "The Battle of Chattanooga." The Union forces, coming round from the western side of the mountain, drove back the Confederates, after desperate resistance. Union artillery from Moccasin Point, across the Tennessee, hurled its missiles in aid of Hooker. Confederate cannon on the summit took part, but the fog spoiled their aim. Confederates on the mountain top acted as sharpshooters, and also rolled down rocks. Glory is due to the Confederates for gallant defense against superior force, to the Union troops for struggling over difficult ground to reach and attack an entrenched enemy, whose valor they knew, but not the scanty numbers which were to come into action.

At 2:30 p. m. Bragg ordered Stevenson, who was stationed on the summit, to withdraw from the mountain. Had the Union troops swept around to the eastern side and ascended by the road, any Confederates at the Point would have been caught in a cul-de-sac, as it was impracticable to descend at the Point except a man or two at a time.

The historic Cravens House was the original headquarters of the gallant Walthall. The wooden main portion was torn down soon after the battle, the rebuilding being substantially on original plan. The old stone kitchen forms part of the present house, now U. S. Government property. Above its west end is seen Point Rock, the extremity of Lookout Point, and at the right the Point Hotel building. To the right from the Iowa monument is seen one of New York, which State later erected another, the great "Peace Monument," in Point Park, some little distance back from Point Rock.





Honorable Z. C. Patten

The biographers of a distinguished man of letters, whose fame keeps warm in many hearts the talents dedicated to a pure faith, narrate the fact that, when urged by his friends to leave behind some memoirs from which a history of his life might be composed, he absolutely declined to do so, and expressed the "desire that his character might stand in the world merely as it would appear in his works." The same sentiment would, doubtless, were he consulted in the matter, emanate from Mr. Z. C. Patten, and, in his case, as in that of the great Englishman, his works will fully portray him, without varnish and without disguise.

Where better than in the homes of men, may we look for the real man? When the names of Stratford-von-Avon, Gad's Hill, or Monticello pass the lips, immediately there is brought to the mind each of the matchless men whose lives are linked forever with their homes.

The home of Chattanooga's foremost citizen has, also, the power to stand in a peculiar and excellent way, for the man, Z. C. Patten. To those honored by admission within its gates,

"Ashland" speaks of the rugged sincerity of the man, his hospitality, his taste, his love of nature, and his clear perceptions of those things in life, that are the most worth while. To have such a home, amid the trees, and flowers, an estate to which he may retire and "laugh at the lore and pride of man, the sophist school and the learned clan," is no mean success, in itself, and here we find the genuine, rugged personality, free from all restraint. The man who calls this spot home is none other than that "City Builder," Z. C. Patten, of Chattanooga, Tennessee. That man has for his strongest characteristic a natural modesty, which makes him shrink from publicity.

Charitable, approachable, the amount of unheralded generosity that his big heart prompts, is noteworthy. The less fortunate among his fellow-men could tell of many kind acts, but it is his wish that no mention be made of his creditable deeds. Notwithstanding his reluctance to discuss his donations, they are known to many Chattanoogaans, and they care for him, because of these things, as well as because of those movements for the public good, less private in their nature. Mr. Patten is 75 years young, he is hale and hearty, and, although he has of late years endeavored to shift the care and responsibilities of the enterprises which his genius has created, to the shoulders of younger and capable men, yet he is not content unless actively engaged every working hour. Mr. Patten is possessed of one of the largest private fortunes in the South. It is substantial, and real. Every dollar he possesses was made from legitimate business, honestly conducted. The Patten fortune was not an accident. It followed years of patient toil such as but few men expend, and fewer still are capable of. The road to success for Mr. Patten was not easy. Today he is one of Chattanooga's most enterprising and wealthiest citizens. Scrupulous integrity, keen intellect and confidence in himself have been controlling factors in this man's great achievements. His pleasure and satisfaction arise from doing something worth while for others, and in the part he constantly plays in the upbuilding of the community.

His greatest single achievement is, easily, the establishment, in 1903, of the Volunteer State Life Insurance Company, of this city, of which he has been, since its organization, and still is, the active head. His greatest pride has been this life

insurance company, and well may it have been! It has assets of over two millions of dollars, and with over twenty-two millions of dollars of insurance in force. It operates in seven Southern States. Chattanoogaans have shown their confidence in, and appreciation of, this company, by carrying, as they do, more than three millions of insurance in it.

In insurance circles, The Volunteer State Life Insurance Company is known as a model of progressive and conservative insurance. Progressive in its contracts; conservative in its management, there has never been the slightest doubt of the stability or success of this company from the date of its organization. The keenest brains and most experienced and safest hands that money could secure have directed its destinies. The Patten fortune, up to its last dollar, has always been available, at any time, to aid and extend and sustain this great enterprise, had it ever become necessary, during the period of its establishment. To Chattanoogaans, the connection of Mr. Z. C. Patten, with this company, has, alone, been sufficient guarantee of its stability. In the management of the company, Mr. Patten has the active aid of Commodore Albert L. Key, another of our distinguished citizens, upon whose capable shoulders, more and more, each year, fall the heavy responsibilities of the business. This Volunteer State Life Insurance Company brings into the City of Chattanooga more money each year than any other single enterprise.

This Insurance Company is already a financial giant. Its name stands for financial responsibility. Its assets are constantly increasing. It brought into Chattanooga in 1914 the enormous sum of \$729,132.03. Its policies are up to date. All these facts, being true, the far-seeing, sagacious, conservative and safe business man, Mr. Z. C. Patten, and his able lieutenants have decided to erect a magnificent new skyscraper in Chattanooga as a home for this enterprising company, at an estimated cost of \$400,000. The site has already been selected and work commenced.

Mr. Patten erected the beautiful Hotel Patten, a building of ornate architectural merit, and palatial appointments, which has contributed, in no small degree, to the recent growth of this City. Few citizens could have been induced to invest their private means in such an enterprise.

The splendid and substantial buildings on Market Street, the property of the Stone Fort Land Company, were erected by him. A goodly record, for Time to show, in one city, by one man!

It has been said that Mr. Patten has never turned a deaf ear to a worthy Chattanooga enterprise, which he felt was

entitled to aid. Many a Chattanooga would have, at some time or other, found his way to the Bankruptcy Court, or to a receivership, had it not been for the substantial and timely aid extended by Mr. Z. C. Patten.

Mr. Patten's charities are, comparatively, unknown. One of these was noted in the newspapers. Mr. Patten had contributed \$5,000.00 in bonds, the income from which was to go toward the maintenance of the fresh-air camp, for the members of the police and fire departments, and their families. Another instance might be mentioned, and which was divulged, by an intimate friend, almost as a breach of confidence, in the telling, and which so accurately goes to show the manner of man he is, it is fitting to mention here.

Upon the occasion of Mr. Patten's seventy-fifth birthday, he gave checks to worthy causes, to the amount of \$25,000.00. There are not twenty people in Chattanooga who know this.

The life of this splendid gentleman, is an inspiring one, for the younger men of this or any other community. Chattanooga needs more men of this type—self-made, modest, city-builders. A generation hence, the people of this community will appreciate much more than they do today the splendid and unselfish genius of this man, whose life works have been of lasting and substantial character; the benefits from which will not be fully realized until his activities have long since ceased.

More than most men, has Mr. Z. C. Patten this exceptional assurance, that, when life's last shadowy hour comes, he and his will know, "past all doubting" that the writer of history cannot tell Chattanooga's story of magnificent achievement, without writing his name.

Then, as now, will Chattanooga declare, with the Bard:

"His life was gentle; and the elements so mixed in him, that nature might stand up, and say to all the world, **this was a man!**"



HOTEL PATTEN.

In Chattanooga, Tenn., there is a stately building, twelve stories high, with 250 rooms handsomely furnished, most all of which connect with private baths. This magnificent hotel is owned and named for the much loved Z. C. Patten, who has done so much for our city's welfare.

The Culinary department in this hotel has been inspected and examined by Dr. H. W. Wiley, the famous Pure-Food expert, and pronounced equal to the best in the land, the music is enjoyed very much as it is high class, and always conducted by experts, educated both in America and Europe.

This hotel has every comfort and luxury to be found in any hotel in America, is conducted on the European plan, with rates from \$1.50 per day upwards. Cleanliness and order are the watch-words throughout the entire building. The dining room is large and as dignified as can be, in every sense of the word.

British Ambassador Bryce says this beautiful hotel would be a credit to any city in the world. With Mr. J. B. Pound, president; Mr. Houston Harper, manager, and Mr. John E. Lovell, assistant manager, the management and proprietorship are as good as can be found in the United States. Mr. Harper is an intelligent, courteous gentleman, and liked by all who meet him.

Now, my reader, when you visit Chattanooga be sure to stop at the Patten Hotel, which is situated in the heart of the city, in full view of Lookout Mountain, Orchard Knob, Missionary Ridge and Cameron Hill, which are easily accessible, and his includes the great Chickamauga and Chattanooga National Military Parks, which may be reached by electric car, automobile or carriage.

Many world famous travelers, such as Stanley, the African explorer, Bancroft, the Eminent Historian; Prince Henry, of Germany, and many others have stopped at this hotel and were all pleased with the fare, also delighted with our city in general.

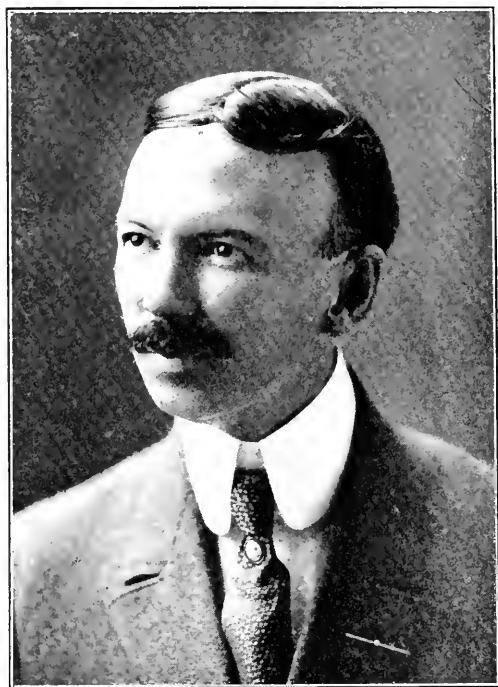
Scenically and historically speaking, Chattanooga is one of the most interesting cities on the American Continent. Within its environment and adjacent country are four great battle-fields, on which the losses were 50,000 brave soldiers. On top of Lookout Mountain is the great Peace Monument, erected by the State of New York at a cost of \$100,000. In Chickamauga National Park and elsewhere are 742 monuments, erected by the National Government and various states. As far as the eye can see there is lovely scenery on every side of this hotel, thus making it a very desirable place in which to live, either for a long or short time. Many wealthy people spend the winter in this hotel.

Mr. Houston R. Harper, manager and executive head of the Patten Hotel, has been with this hotel for five years.

His experience and broad acquaintance, throughout the United States, was founded by association with that widely-known and able hotel man, Mr. Harvey N. Wood, whose name is a passport among hotel people in this country, as well as in other countries, where his acquaintances are numbered by the thousands. Much of this distinction has arisen from

the fact that Mr. Wood is the proprietor of a line of Southern and New England hotels.

Tutored and trained by a man of such wide experience, it is not strange that Mr. Houstoun Harper, for so young a man, has a phenomenal grasp of the hotel business, and all of its ramifications. His acquaintances are found throughout the



MR. HOUSTOUN R. HARPER

country and a mention of his name, in almost any city, will set in motion a train of the pleasantest reminiscences.

His exceptional handling of large crowds had a severe strain when the two great reunions in 1913 were held in Chattanooga. His hotel was headquarters for both these popular bodies, and with one voice upon returning to their widely-separated homes they told of the uniform courtesy extended them by Mr. Harper, and thus not only spread a wave of personal good will toward him, but called the attention of

prominent men North as well as South to the fact that Chattanooga was preeminently a convention city.

Mr. Harper stands at the head of the social life of the city, with his beautiful young wife. They have the entree to the most exclusive clubs and social circles; and they are constantly being consulted on unique and unusual preparations for important social events. Many of the most conspicuously successful society functions have had their inspiration from one or the other of these two original and talented young people.

The Patten Hotel is becoming under Mr. Harper's able management more and more the place selected for elaborate entertainments in celebration of the coming-out parties, given by the wealthy for their daughters, and the complimentary receptions given in honor of the recently married, as well as the usual banquets and groups called together in connection with the great business and political life of the State of Tennessee, which naturally centers in Chattanooga.

The general public has six years been greeted by the genial assistant manager of the Hotel Patten, Mr. John E. Lovell, whose personality is one of special charm. There is none of the conventional boniface about Mr. Lovell. He is a clean-cut, forceful personality, a typical twentieth-century, up-to-date young man, whose good will shines from his honest countenance, in a way that reassures all who are fortunate enough to meet him, either in a business or social way.

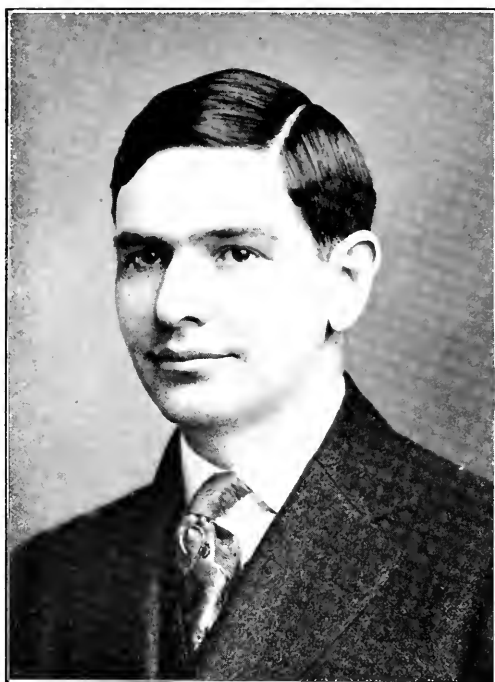
An engaging presence is a gift of nature, and though the Sheldon business courses that are recommended can do a good deal to help and direct a man in the art of making friends and closing deals, there is nothing that can take the place of a real, naturally genuine personality. This Mr. John E. Lovell has in a peculiar and marked degree.

What Mr. Lovell goes after he gets. The writer would much regret being directed to turn Mr. Lovell down, in any matter which he might desire to present, for the reason that it would be practically impossible to do so.

Good looks may not go so very far in a day, but they do certainly take one on a bit, and this young man possesses

more than his share, and doubtless, daily reaps the benefit of his.

Do not let him talk to you on his matters, if you are not



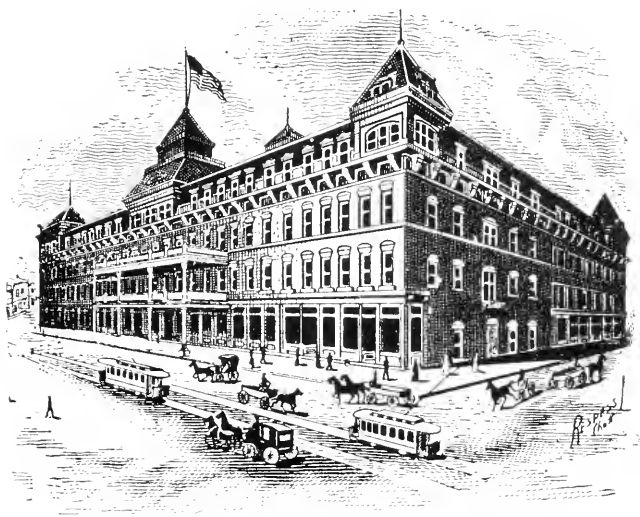
MR. JOHN E. LOVELL

prepared to join him, because, before you know it, he'll have you committed to his way of thinking.

READ HOUSE.

"Read House" has long been a familiar name to wayfarers and citizens in Chattanooga, though not always standing for the handsome, up-to-date hostelry fronting on the north side of West Ninth street, looking south towards the Union depot, opposite, and extending from Broad on the east to Chestnut on the west. The picture shows the whole front and the Broad street side, and some property on Broad street in the rear of the hotel.

The traveler entering the Read House of today sees on his right a tablet headed, "First Union Occupation of the City," detailing, among other things, the placing of the colors of the Ninety-second Illinois Mounted Infantry (Wilder's Brigade) on the Crutchfield House, September 9, 1863, and on his left one bearing the inscription: "Site of Crutchfield House, used as Hospital, September 20, 1863. Accommodated 500 wounded that day."



READ HOUSE

A dramatic incident occurred in the office of the old Crutchfield House. Jefferson Davis having resigned from the senate, was on his way to his Mississippi home, and, being called on, made a speech from the standpoint of a confident and aggressive advocate of secession. He took occasion to speak complimentarily of the brave Tennessee mountaineers and their rifles. Among his auditors was the landlord's brother, William Crutchfield, a Union man of strong convictions, and entirely fearless and outspoken, afterwards a valued scout and guide for the Union army, and after the war a member of the lower house of Congress. As Mr. Davis was about to leave office, Mr. Crutchfield delivered a defiant reply in denunciation of Mr. Davis, pointing at him with the words,

"Behold your future military despot!" foretelling the disastrous result to the secessionists of the war, informing Mr. Davis that the Tennessee rifles would be found on the Union side, and closing with the words of a patriotic poem.

The moment was critical, pistol locks clicked, and a single blow might have precipitated a deadly scene, but Tom Crutchfield, the landlord, got Mr. Davis away, and the affair closed without bloodshed.

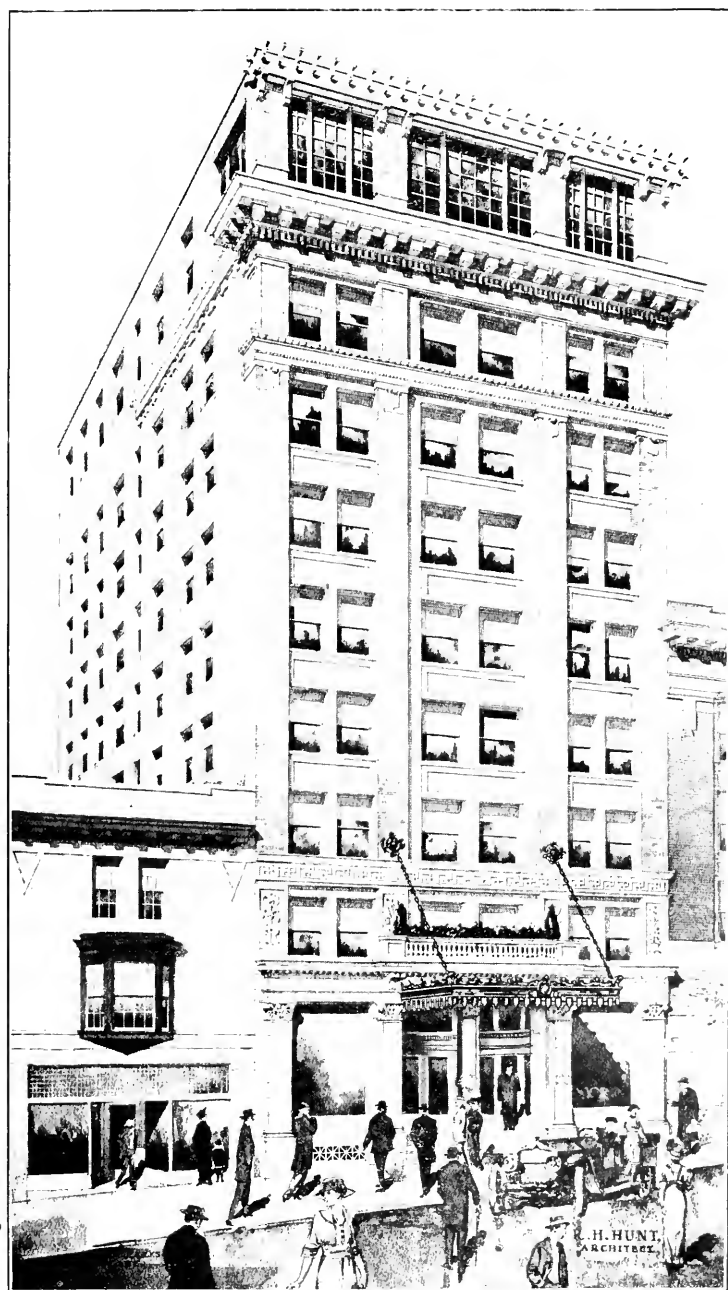
The cordial fraternizing in Chattanooga and throughout our land today of men of all parties and veterans of both armies contrasts happily with those old-time enmities.

The traveling public and the citizens of Chattanooga have for the past six years, met, at this popular, as well as historic house, Mr. J. B. Carroll, as manager, whose friendly manners have earned for this hotel the well-deserved goodwill of the traveling public, who are greeted by Mr. Carroll, in that friendly spirit which makes for the reputation of the Read House, as "The Hotel where you always feel at home."

Mr. Carroll came to Chattanooga from Tullahoma, but his six years' residence in Chattanooga has been of such a friend-making character, that Mr. Carroll is proudly claimed by the citizens of Chattanooga as a Chattanooga man. Inasmuch as the "stranger within our gates" is apt to form an estimate of a town by the treatment he receives at his hotel, and the real merits of the City as one of interest, the citizens of Chattanooga, knowing its transcendent charm of scenic beauty and history, have the utmost confidence that the hospitable attentions of Mine-Host Carroll of the Read House, is certain to complete the round of a deserved good impression, and makes of every visitor to the Read House another real "Booster" for Chattanooga.

THE "PARK."

Chattanooga's new hotel now open. Nine stories, absolutely fireproof; located on East Seventh street, near Walnut, in the center of the business district, operated on the European plan. Beautiful Sun Parlor on the ninth floor which furnishes a magnificent view of the city, Lookout Mountain and surrounding scenery.



THE "PARK"

The Bar of Chattanooga

Professional men, particularly lawyers, and those who observe most keenly, are apt to scrutinize, with painstaking care the standing, ethically as well as educationally, of the members of the legal profession, before they make up their minds as to the professional ideals which prevail in any city of considerable size. Chattanooga lawyers are so equipped, in all these matters, that they need not fear the closest scrutiny and comparison with the best.

It is not too much to say that the learning and high standards of Chattanooga lawyers place Chattanooga "on the map" in a most enviable way, as they are called on the legal errands of their clients to the various parts of the country.

A noticeable courtesy exists among these gentlemen in their relations with each other, they are in the most sincere way "brother attorneys."

In the Roll of Attorneys, registered in the Chancery Court of Hamilton County, Tennessee, a copy of which is appended hereto, we find 221 accredited attorneys who are authorized by that court to practice in it.

Among these attorneys there are many who might be spoken of at length properly enough, for the reason that they have become a part of local history and up-lift, but in a book of the scope of this one, there can be only a general reference to their excellence.

- | | |
|---------------------|----------------------|
| 1 Payne, W. C. | 14 Dickey, A. S. |
| 2 Richmond, T. | 15 Gaines, A. W. |
| 3 Shepherd, Lewis. | 16 Evans, C. R. |
| 4 White, G. T. | 17 McLean, J. H. |
| 5 Moon, J. A. | 18 Stover, S. P. |
| 6 Woodard, Robt. P. | 19 Coleman, Lewis M. |
| 7 McGuffey, C. D. | 20 McClatchey, W. P. |
| 8 Caldwell, J. A. | 21 Swaney, W. B. |
| 9 Cooke, Thos. H. | 22 Cantrell, J. H. |
| 10 Latimore, T. C. | 23 Chambliss, A. W. |
| 11 Bates, Creed F. | 24 Garvin, W. B. |
| 12 Thomas, W. G. M. | 25 Lancaster, G. D. |
| 13 Martin, Francis. | 26 Chapin, E. Y. |

27	Watkins, E.	67	Benson, J. O.
28	Chambers, H. A.	68	Doughty, M. H.
29	Smith, S. B.	69	Watson, W. J.
30	Schoolfield, W. A.	70	Shepherd, T. P.
31	Grayson, D. L.	71	Burns, W. A.
32	Sizer, J. B.	72	Nolan, E. J.
33	Brown, F. V.	73	Frazier, A. F.
34	Wright, S. B.	74	Headrick, Norris L.
35	Spurlock, Frank.	75	Noll, F. A.
36	Trimble, James M.	76	Mcacham, C. W. K.
37	Hood, J. A.	77	Yarnell, Oscar
38	Frierson, W. L.	78	Harris, T. J.
39	Rutledge, W. M.	79	Murray, G. B.
40	Thompson, F. M.	80	Murray, Tilman M.
41	Jones, A. R.	81	Cummings, W. H.
42	Giddings, Frederick.	82	Fleming, Martin.
43	Stanfield, T. W.	83	McKenzie, A. R.
44	Chambliss, Samuel M.	84	Twinam, Charles.
45	McGhee, J. C.	85	White, J. W.
46	Burge, J. G.	86	Bachman, Nathan L.
47	Carswell, W. D.	87	Watkins, Walter H.
48	Foust, J. L.	88	Cameron, R. T.
49	Wiltse, H. M.	89	Wilkerson, W. E.
50	Williams, R. H.	90	Chamlee, W. F.
51	Murray, W. T.	91	Seymour, Sam H.
52	Boddy, Samuel L.	92	Strang, S. Bartow.
53	Milligan, J. B.	93	Carden, F. S.
54	Chamlee, G. W.	94	Stone, O. G.
55	Early, John H.	95	Spears, W. D.
56	Cooke, R. B.	96	Lynch, J. J.
57	Thomas, L. M.	97	Whitaker, M. N.
58	Bloom, David H.	98	Rankin, T. T.
59	Selvedge, Walter E.	99	Fletcher, John S.
60	Anderson, J. H.	100	Eastman, J. W.
61	Wright, R. T.	101	Wilkerson, L. F.
62	Payne, W. H., Jr.	102	Miller, W. B.
63	Rrankin, Charles W.	103	Moore, C. C.
64	Ford, S. H.	104	McClure, R. F.
65	Scott, J. W.	105	McClure, W. A.
66	Williams, Joe V.	106	Coffey, Charles S.

107	Denton, J. H.	147	Spears, L. N.
108	Vance, D. B.	148	Wright, R. T., Jr.
109	Coonrod, Elinor.	149	Meyer, W. R.
110	Wagner, T. H.	150	Atchley, J. F.
111	Whitaker, E. L.	151	Hitzfeld, Allen
112	Bright, Jetha.	152	Miller, L. D.
113	McGaughy, W. F.	153	Farris, J. C.
114	Kalwick, J. J.	154	Levine, J. L.
115	Johnson, A. D.	155	Hampton, J. H.
116	Chambliss, John.	156	Thurman, Byron.
117	Wagner, J. W.	157	Cogswell, Righter A.
118	Littleton, C. S.	158	Allison, M. M.
119	Tatum, B. E.	159	Gill, E. Stuart.
120	Carpenter, C. E.	160	McAllister, Sam J.
121	Moon, W. D.	161	Bryan, Eugene J.
122	Bowlin, W. H.	162	Pickard, F. E.
123	Brown, Joseph E.	163	Roddy, S. R.
124	Myers, T. S.	164	Lusk, Chas. W.
125	Trimble, J. C.	165	Eagan, Wm. B.
126	Littleton, A. B.	166	Herbert, Wm. T.
127	Cohn, Walter H.	167	Westerberg, Geo. E.
128	Mitchell, M. F.	168	Hallberg, Jno. W.
129	Milligan, C. G.	169	Maples, S. W.
130	Beaver, Charles O.	170	Thompson, J. W.
131	Nave, Andrew Nelson.	171	Lowry, F. C.
132	McKenzie, L. T.	172	Fairbank, J. T.
133	Littleton, A. B.	173	Thatch, P. H.
134	Williams, Eugene	174	Haley, James M.
135	Campbell, Paul.	175	Gilbert, Philip B.
136	Doty, H. Walter.	176	Weber, Lewis John.
137	Randolph, J. K.	177	Macpherson, Marie.
138	White, Benton.	178	Fletcher, Thos. D.
139	McMurray, Charles.	179	Fred, T. Walter.
140	Hope, M. G.	180	Hargraves, Boyd W.
141	Littleton, Jesse M.	181	Voigt, J. Read.
142	Darwin, O. P.	182	Thompson, Neal L.
143	Whitaker, S. E.	183	Abernathy, C. C.
144	Seymour, S. W.	184	Noone, Charles A.
145	Vaughn, tSeohen.	185	Harris, M. L.
146	Phillips, I. G.	186	Fort, John P., Jr.

187	Melton, S.	205	Buchanan, Elliott M.
188	Altaffer, J. H., Jr.	206	Blackwell, Henry A.
189	Williams, Silas.	207	Mitchell, D. E.
190	Higgins, Chas. F.	208	Norman, W. F.
191	Taylor, Samuel.	209	Allin, W. B.
192	Hyde, Charles B.	210	Snyder, W. R.
193	McClellan, A. C.	211	Ballard, F. B.
194	Taliaferro, J. L.	212	Burton, Wm. C.
195	Wrinkle, J. S.	213	Hagan, Thos. W.
196	Long, P. L.	214	Neighbors, Chas. H.
197	Estill, Floyd.	215	Draper, W. W.
198	Redwine, F. G.	216	Buchanan, R. G.
199	Frassrand, Joe.	217	Williams, Lindsay Earle
200	Finlay, Edward.	218	McCalla, Henry C.
201	Padgett, James A.	219	Stroud, Le Moyne
202	Sadler, Wm. H.	220	Reeves, O. W.
203	Dixon, F. L.	221	Cruikshank, Vernon.
204	Schoolfield, Henson W.		

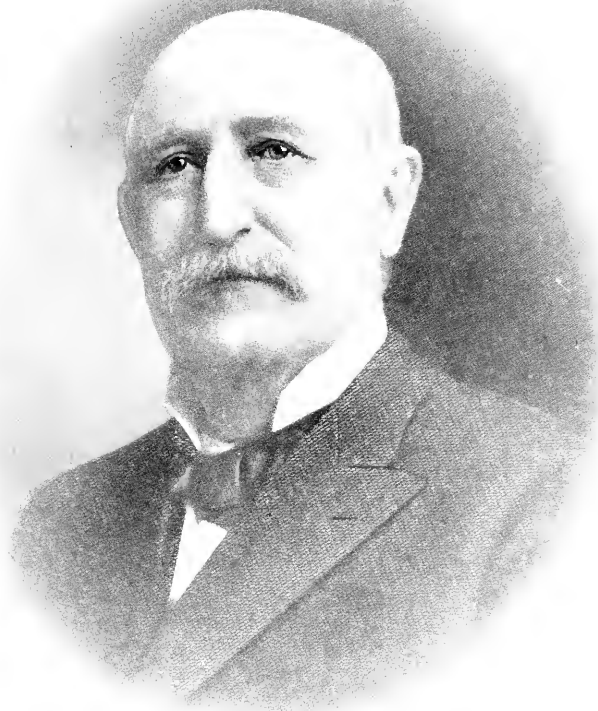
One of the most notable of Chattanooga's attorneys is the venerable, cultured and greatly beloved Judge Lewis Shepherd.

JUDGE LEWIS SHEPHERD,

Dean Chattanooga Bar.

"Lewis Shepherd, a prominent lawyer of Chattanooga, was born in Hamilton County, Tennessee, in 1846, a son of Lewis Shepherd, Sr., who died in 1856. His father was a leading politician, delegate to the National Conventions that nominated Cass, Pierce and Buchanan. In 1861 Mr. Shepherd entered the Confederate service as a private in Company "A," Fifth Tennessee Cavalry, Col. G. W. McKenzie. He was mustered in at Knoxville, and continued on duty in Eastern Tennessee, guarding bridges and repressing bushwhackers until Zollicoffer's campaign in Kentucky, when he participated in the battle of Fishing Creek. He also took part in Bragg's campaign in Kentucky, in several skirmishes under Wheeler, and served in the rear guard on the retreat. Subsequently he continued on duty in East Tennessee until the Battle of Chickamauga, where he fought under Forrest.

his command taking an active part in the battle, capturing the Cloud Springs Federal Hospital on the second day. He



Lewis Shepherd

was with General Wheeler in his famous raid through Middle Tennessee, and fought under that gallant leader till captured.

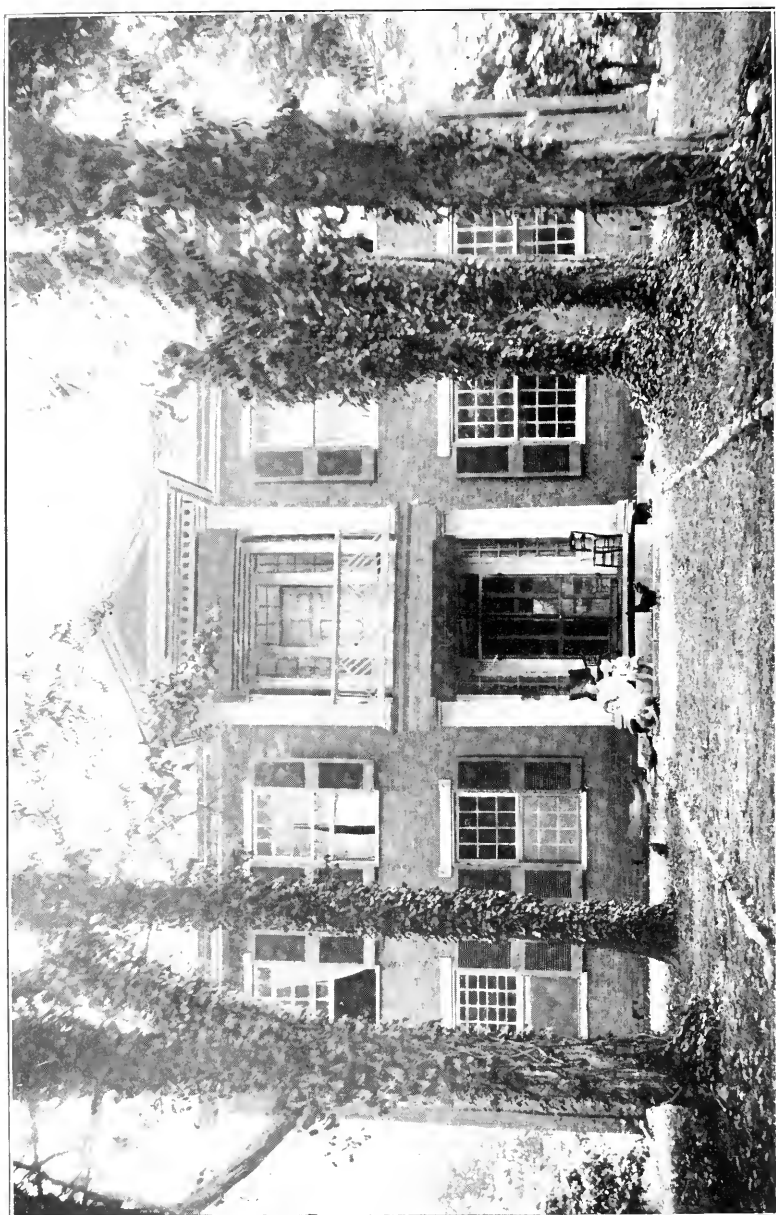
As a prisoner of war he was held at Camp Morton, Ind., until February, 1865, when, being exchanged and sent to Richmond, he joined General J. C. Vaughn's cavalry in Southwest Virginia. After see surrendered he marched under Vaughn to Charlotte, N. C., reaching there at the same time as did President Davis and his cabinet, and when the latter started westward he accompanied them with the cavalry escort until the forces were disbanded at Washington, Ga.

After the close of the war he studied law at Ringgold, Ga., was admitted to the bar November, 1866, and in 1870 he began to practice law in Chattanooga. He was the youngest member of the bar of that city, but his ability was so promptly manifested that he was elected Attorney-General for the Criminal Court in the following year, an office he held until it was abolished. He has been twice a member of the lower house of the State Legislature, was one of the commissioners to compromise the state debt, served two years as a special chancellor for Judge S. A. Key, was general attorney for the State, for the Cincinnati, New Orleans & Texas Pacific Railway and Alabama Great Southern Railway (the Queen & Crescent Route), and is still attorney for the Alabama Great Southern Railway Company in Tennessee."—Confederate Military History, Vol. VIII., p. 706; pub. 1899.

CHATTANOOGA COLLEGE OF LAW

Among the creditable legal influences flowing out from the City of Chattanooga may be mentioned, at this time, the Chattanooga College of Law.

This institution has a faculty who have been chosen from the bench and bar of Chattanooga—a bench and bar justly famed for its ability and learning—of whom all are constantly engaged in the practical administration of the law. They are men eminently fitted for the work they have undertaken, and the various subjects have been assigned with a view to the peculiar qualifications of the individual instructors. The faculty is an exceptionally strong one and it is certain that the subjects discussed will receive the most careful treatment. Different subjects require different treatment, and the



JUDGE SHEPHERD'S HOME

individual views of an instructor are a large factor to be considered in attaining the best results.

The faculty members are:

Judge Charles R. Evans, A. M., Dean, Professor of Elementary Law, of Pleadings and Practice of Common Law, of the Law of Bills, Notes and Cheques, of Constitutional Law and the Conflict of Laws.

David H. Bloom, A. B., LL. B., Professor of Real Property and Torts.

Robert B. Cooke, A. B., Professor of the Law of Evidence and Equity Pleading and Practice.

William L. Frierson, A. B., Professor of the Law of Partnership.

D. L. Grayson, LL. B., LL. M., Professor of the Law of Bankruptcy.

Judge James J. Lynch, Professor of Equity Jurisprudence.

Charles D. McGuffey, A. M., Professor of Law of Sales.

Judge S. D. McReynolds, Professor of Legal Ethics.

Roy F. McClure, LL. B., Professor of the Law of Bailments.

William A. McClure, LL. B., Professor of the Law of Domestic Relations and Wills and Testaments.

Marcus F. Mitchell, LL. B., Professor of the Law of Agency.

Frederick A. Noll, Professor of the Law of Public Corporations.

S. Bartow Strang, LL. B., Lecturer on Personal Property.

Wm. B. Swaney, B. S., LL. B., Professor of the Law of Contracts and Private Corporations.

Attorney General M. N. Whitaker, Professor of the Law of Crimes and Criminal Practice.

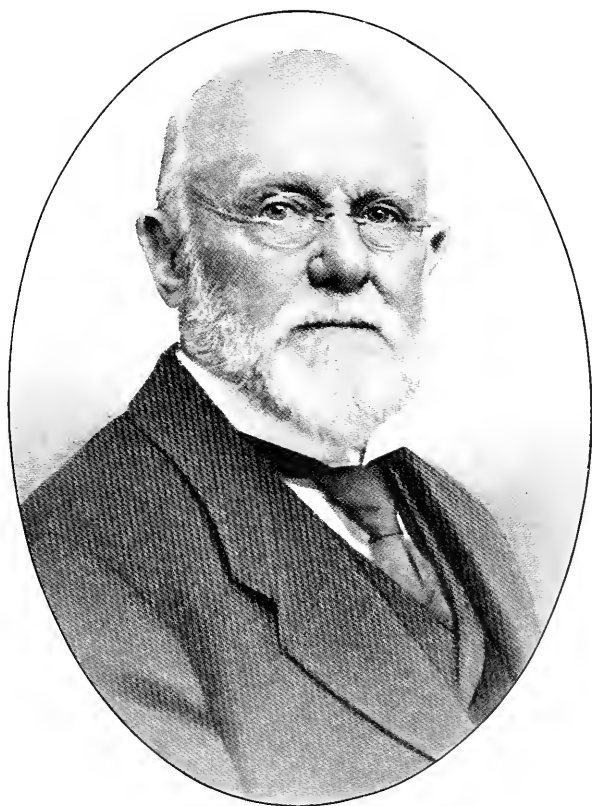
The Medical Profession of Chattanooga

Of the so-called learned professions, none is better or more abundantly and creditably represented than that of the medical profession. The City of Chattanooga is proud of the high ability and devotion to duty evinced by members of this noble profession. Each of these men may claim the highest qualities of citizenship. They are uniformly courteous, intelligent, broad-minded, kind-hearted, cultured and ethical. No higher standards are to be found in the world than those lived up to by the members of the medical profession resident in Chattanooga. This throng of efficient men have banded themselves into a group for the purpose of developing and fostering scientific study of medicine, and for the furtherance of medical fraternalism, under the name of the "Chattanooga Academy of Medicine and Hamilton County Medical Society."

This society meets at the Chattanooga Manufacturers' Association hall, on the ground floor, every Friday night, in the year, and is called to order promptly at 8 o'clock, p. m. A generous policy is the characteristic of this society, which attitude of kindness is abundantly evidenced in the fact that an open invitation is at all times extended to visiting physicians, military surgeons and medical students to attend the meetings and take part in the discussions.

There is no form of unethical conduct which more promptly meets the disapproval of the Chattanooga physicians than that of unprofessional soliciting of patronage, or any form of advertising. For this reason no personal mention of their names herein is permitted by these men.

Dr. P. D. Sims, as the ranking dean of the medical profession in Chattanooga, is here presented by common consent of the physicians of the city. His seniority entitles him to this distinction. Of all good repute, his brother physicians, are all of them his loyal friends.



DR. P. D. SIMS.

From the "Physicians and Surgeons of America," a biographical volume compiled and edited by Irving A. Watson, A. M., M. D., who is one of the foremost men in American medical life today, the following brief sketch is taken.

"Sims, Philander D., Chattanooga, Tennessee, son of Martin and Nancy (Smith) Sims, grandson of Matthew Sims, was born October 22, 1828, in Jackson County, Tennessee. He received his preparatory education at Alpine Institute, a private academy in Overton County, Tennessee. Commenced the study of medicine in 1852, in Sparta, Tennessee, under Dr. M. Y. Brocket.

He attended two courses of medical lectures at the Medical Department of the University of Nashville, and was

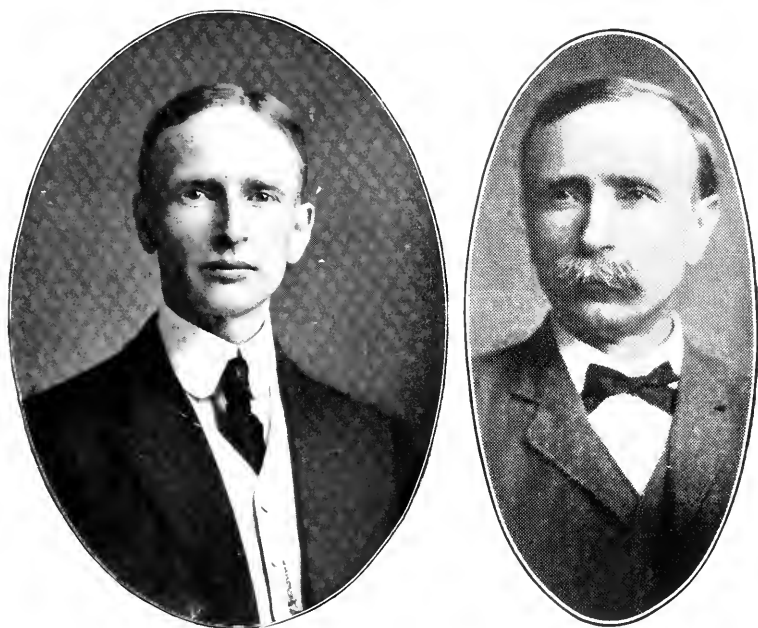
graduated from the same in 1856. He commenced the practice of medicine the same year in Chattanooga, Tennessee, where he has resided fifty-nine years. He was mayor of the City in 1873-74.

Dr. Sims is a member of the American Medical Association; member and ex-president of the Medical Society of the State of Tennessee; member of the Tri-State Medical Association of Georgia, Alabama and Tennessee; Hamilton County Medical Society; Academy of Medicine, Hamilton County, Tennessee, and of the American Public Health Association. He is surgeon of the Louisville & Nashville Railway, at Chattanooga; member of the Tennessee State Board of Health, and chairman of its committee on prisons; member of the American Academy of Political and Social Science; National Prison Association, and of the National Association of Charities and Corrections. He was medical director in the Chattanooga yellow-fever epidemic of 1878.

Dr. Sims married in 1857, Miss Mary F. Randall, of Nashville, who died in 1879, leaving three living children; Martin Elizabeth, wife of Samuel R. Reed; Mary Ella, and Thomas M. Sims. Three children are deceased, one of whom was Martin, who died in 1884."

Since the publication of Dr. Watson's biography, another death has occurred in the family of Dr. Sims, that of Mrs. Elizabeth Sims Reed, wife of Samuel R. Reed. She died in 1909.

This leaves in Dr. Sims' family one daughter, Miss Mary Ella Sims, and one son, Thomas M. Sims, four grandchildren, namely, Mrs. Mary Reed Smart, Miss Elizabeth Reed, Miss Margaret Reed and Martin Sims Reed, and one great-grand child, John E. Smart.



HERMAN FERGGER AND J. FRED FERGGER.

On the southeast corner of East Eighth and Cherry Streets, in their own building, may be found the two leading real estate men of Chattanooga, Mr. J. Fred Ferger and Mr. Herman Ferger, brothers, and gentlemen of the highest standing.

The building in which their business is conducted has been occupied by them since March 1, 1887, a period approaching thirty years. In real estate, insurance and the mortgage loan business they have no superiors, in either the volume of business transacted or in reputation for fair dealing.

A notable proof of their belief in Chattanooga's future is their magnificent addition to the city, which they have named "Fergger Place." It is the only high-grade, exclusive, restricted residence section of which Chattanooga can boast. From its inception it has had a marked influence on other residence sections, both old and new. This firm has invested a round million of dollars in residences and improvements. Every dollar of this enormous sum has indirectly added to the values represented by real estate holdings in Chatta-

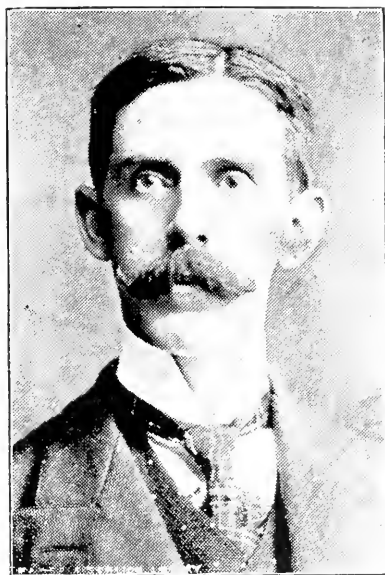
nooga, in other words, these men have had a clear vision of Chattanooga's great future as the most important city of the Southland.

Both of these gentlemen and their families have been, and are at all times, most active in the civic, educational and religious welfare of the city. Their influence has been a contributing one of great potency in the establishment and housing of two of the city's most uplifting influences, namely the Young Men's Christian Association and the Young Women's Christian Association. They are also active in the Chamber of Commerce. In fact, no good work goes on in community life without their hearty, cheerful and willing aid at all times.

In their extensive business they are surrounded by a corps of assistants, each of whom personally stands high in the business world and reflects individually the high ideals and energetic business methods, as well as the fair-dealing, which characterizes this firm. Their roster includes such well-known and high-class gentlemen as: Messrs. H. C. Hulse, J. W. Elder, H. W. Hatfield, W. C. Aull, T. J. Walters, Frank Taylor, James Light and Alvin A. Evans.

While all that is here set down in regard to Ferger Brothers real estate firm is wholly within the facts, it must not be understood that this is the only firm of real estate dealers, who are absolutely dependable, in Chattanooga.

There are many other real estate men, of unquestioned probity, scattered throughout our city and suburbs. Each of these men is contributing his individual strength and initiative to the up-building of Greater Chattanooga.



C. V. BROWN

C. V. BROWN AND BROTHER.

Mr. C. V. Brown, senior member of the real estate firm of C. V. Brown & Brother, doing business at 109 East Eighth Street, in the City of Chattanooga, Tennessee, although still a young man, is really Chattanooga's pioneer real estate agent, having been engaged in the real estate business in this city for a longer time than any other man.

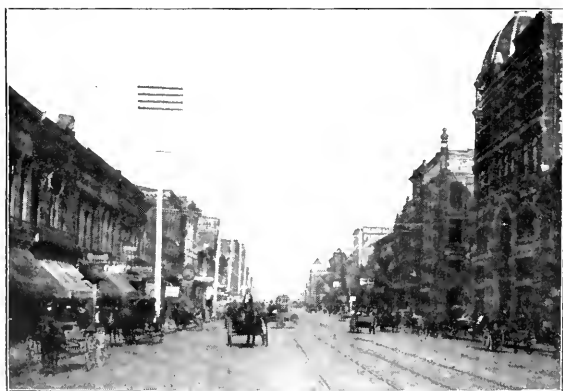
Arriving in Chattanooga from Cincinnati, Ohio, in 1881, Mr. C. V. Brown, then a mere boy, at once entered the office established by his father, Mr. J. N. Brown. He later acquired an interest and formed a partnership with Mr. S. W. Divine. Joining, later, with Mr. T. H. Olmsted, in the formation of the Southern Land and Loan Company, which was the leading real estate firm during the great boom of 1887. Mr. S. W. Divine, retiring from the firm, the business was later operated under the firm name of Olmsted & Brown, and continued as such until 1905.

In that year Mr. C. V. Brown retired from the firm and opened his office at the present location, the business being

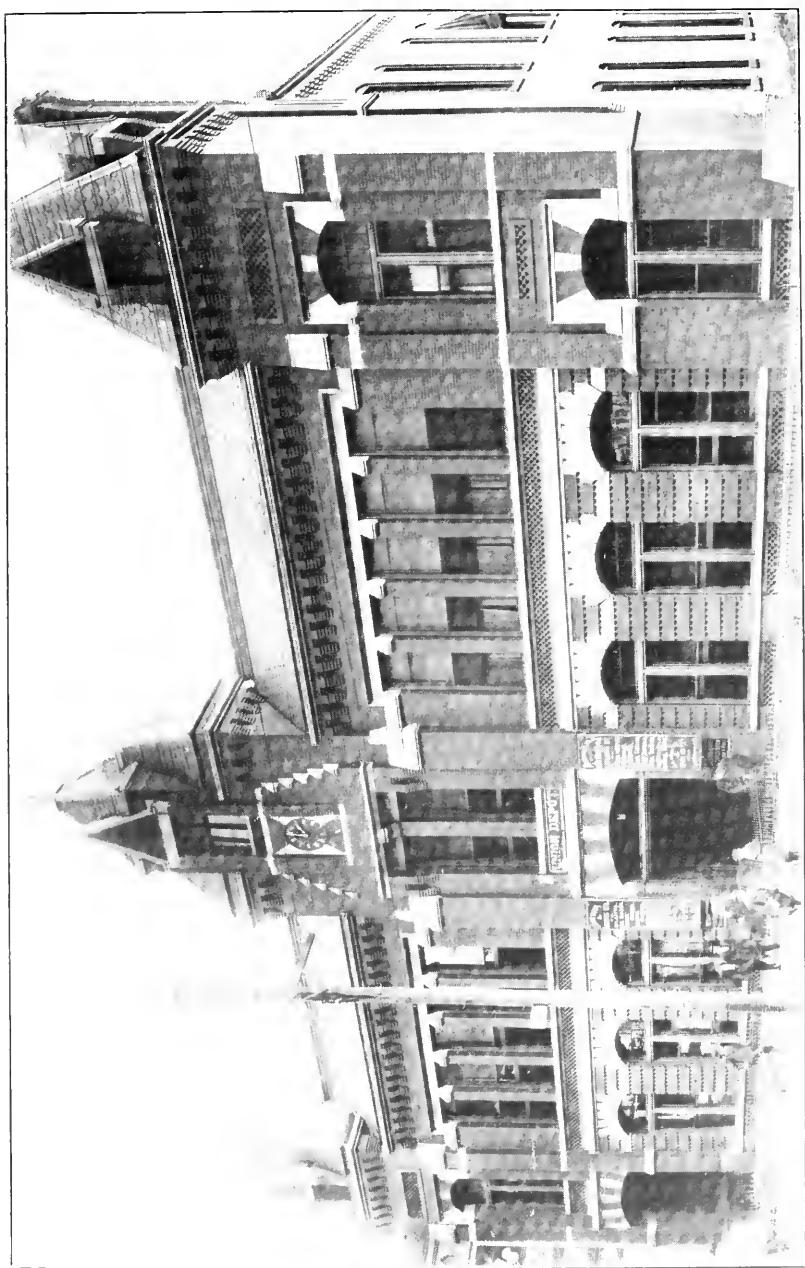
conducted by him alone until January 1, 1907, at which date his brother, Mr. B. G. Brown, was admitted to partnership under the firm name of C. V. Brown & Brother.

This firm because of the record here set out, out-ranks every other firm in the same business in point of seniority.

The standing of the Browns is the highest, their worth and value to community is acknowledged by all. Socially and in an intellectual way, they are ever on the side of the best things for Chattanooga and Chattanoogaans.



UNION DEPOT



A Brief History of the Nashville, Chattanooga & St. Louis Railway

On December 11, 1845, the Legislature of Tennessee passed an act authorizing the construction of a railroad "for the purpose of establishing communication by railroad between Nashville and Chattanooga," this being the enabling act and the first material step in the creation of the Nashville, Chattanooga & St. Louis Railway. This was the initial charter, after which all railroad charters in Tennessee were patterned, and is said to have been written by Col. Samuel D. Morgan. Engineering parties were put in the field and actual construction begun about 1850.

The action of the Tennessee Legislature authorizing the construction of the Nashville, Chattanooga & St. Louis Railway was just fifteen years after the completion of the first railroad in the United States with a view to using steam engines, at which time there was not over forty miles of railroad in the country.

The first rails were laid in South Nashville and were hauled in wagons from the wharf. The first locomotives were brought by boats to Nashville and placed on an improvised track in four sections, each section being moved as the engine progressed.

By April 13, 1851, track had been laid from Nashville to Antioch, eleven miles, and the first train was run to that point. On July 4 of the same year the first train was run to Murfreesboro. In May, 1853, track was finished to Bridgeport, Ala., and communication was established with Chattanooga from that point by boats. The main line was completed to Chattanooga in February, 1854.

During this early period of the road's development, Mr. Thomas Webster was their able master mechanic for seven years. This gentleman was connected in the most intimate way with the City of Chattanooga, for the reason that he was the founder of the well-known Webster family, among his children there are numbered Messrs. William, Harry and Thomas Webster, and Mesdames C. E. James, G. W. Davenport and

R. H. Bowron, all residents of Chattanooga, and all contributing to the city of their talents and wealth.

In 1853 the first branch line was built from Wartrace to Shelbyville, eight miles. In 1867 the Jasper branch (Bridgeport to Jasper) was constructed. The extension from Jasper to Victoria was built in 1877, and the branch completed to Pikeville, the present terminus, in 1891. On November 21, 1872, the sale of the Nashville & Northwestern Railroad to the Nashville & Chattanooga Railroad Company was confirmed in the Chancery Court at Nashville, and the name of the road was changed to the Nashville, Chattanooga & St. Louis Railway. The first work on this road was the construction of fourteen miles from Hickman, Ky., on the Mississippi River, to Union City, Tenn. That part of the road from Nashville to Kingston Springs was built in 1861. Other sections were built from time to time and the line completed by the construction of the bridge over the Tennessee River at Johnsonville in 1866, under the direction of Brig. Gen. Wm. P. Innis, who had charge of it as a military road during a part of and immediately after the Civil War.

On October 31, 1877, the Lebanon branch, formerly the Tennessee & Pacific Railroad, was purchased. The McMinnville & Manchester Railroad (Tullahoma to McMinnville) was purchased in 1877 and extended at various times, reaching Bon Air in 1888, and the present termini, Ravenscroft and Clifty, in 1903 and 1905, respectively.

The Winchester & Alabama Railroad (Decherd to Fayetteville) built in 1859, was purchased in 1877, extended to Petersburg in 1882, and through line to Columbia formed by the lease (October 2, 1879) and final purchase (November 23, 1887) of the old Duck River Valley Narrow Gauge Railroad, which was changed to standard gauge January 1, 1889. The branch from Fayetteville, Tenn., to Harvest, Ala., was purchased in 1897 and extended to Lax in 1900. The branch from Elora to Huntsville was built in 1887 and extended to Hobbs Island on the Tennessee River in 1893, and connection made by river transfer at Guntersville, Ala., with the old Tennessee & Coosa, which had been purchased in April, 1891, and completed to Guntersville from Gadsden.

July 27, 1880, the Nashville & Tuscaloosa Railroad (from Dickson to Graham) a part of the present Centreville Branch, was purchased and has been extended by purchase and construction to Allen's Creek. The branch was formerly narrow-gauge, but was changed to standard on July 27, 1894.

On January 1, 1887, the Tracy City branch was acquired by purchase from the Tennessee Coal, Iron & Bridge Company, and extended to Coalmont in 1904.

The West Nashville branch, then less than three miles in length, was bought from the Nashville Land & Improvement Company in 1887. It is now over six miles in length and the territory it serves has shown such remarkable growth that local shipments, in point of both tonnage and revenue, are exceeded only by one station on the line—Nashville proper.

The Western & Atlantic Railroad, now the Atlanta division, from Chattanooga to Atlanta, was leased from the state of Georgia December 29, 1890. The branch from Kingston to Rome (the old Rome railroad) was leased in 1894 and purchased on December 31, 1896.

On September 9, 1896, the Paducah & Memphis division was leased, affording a line to Paducah, Ky., and an entrance into Memphis, Tenn., together with a branch line from Lexington to Perryville, on the Tennessee River.

The old Union Depot in Nashville, at Church street, was built in 1854, and discarded October 9, 1900, when the present Union Station on Broadway was opened.

The present shops of the road, located near Centennial Park, were completed in 1890, covering more than fifty acres, and being constructed at a cost of more than half a million dollars. The annual pay-roll of the Nashville shops is more than three-quarters of a million dollars.

Gradually, but surely and substantially, the little line opened from Nashville to Antioch in 1851 has expanded until it now reaches nearly every portion of Tennessee, with important terminals in Kentucky, Alabama and Georgia. Marvelous improvements have been made in roadway, equipment and service. The candle-lighted, stove-heated, non-ventilated passenger cars of 1860, in which two days were required to make a trip from Nashville to Chattanooga, have

been replaced by spacious, well-ventilated, electric-lighted coaches with upholstered seats and elegant finish, and the distance between Nashville and Chattanooga is now covered in four and a half hours, to Atlanta in less than nine hours, and the passenger who desires may leave Nashville at 9:30 Monday night and take breakfast at his favorite hotel in New York Wednesday morning; or a passenger by availing himself of the "Dixie Flyer" service, may leave Chicago at 10 o'clock Monday night and take breakfast in Jacksonville, Fla., Wednesday, with all the comforts of home en-route. From wood-burning engines, weighing a few tons, and so light that they were handled through the streets of Nashville on their own wheels with teams, has come the change to consolidation locomotives, mikados, etc., weighing 275,000 pounds and more, and able to move a train of over a thousand tons from Nashville to Chattanooga in less than ten hours.

The history of transportation lines is inseparably interwoven with that of the territory through which they pass. This is more than ordinarily true of the Nashville, Chattanooga & St. Louis Railway, which stands pre-eminent as a Tennessee institution. Its total mileage is 1,230, of which 901 miles are located within the state of Tennessee. The total railroad mileage in the state is 3,459, of which 26 per cent. is Nashville, Chattanooga & St. Louis. It has at present more than 9,000 employees, more than 7,000 of whom are Tennesseans.

The road handled last year more than 3,000,000 passengers and more than 5,500,000 tons of freight.

One of the most satisfactory features of this road's management is a string of excellent cafes, which they operate under the general management of the famous caterer, Mr. W. H. Moore.

His able understudy at Chattanooga operates the Union Depot Cafe, at which place it has been said is served, at all times, "The best meal in Chattanooga." The name of this splendid gentleman is Mr. S. W. Shacklett, and he enjoys the confidence and respect of the citizens of Chattanooga, as well as that of the traveling public.

Many tourists make special stops at this cafe, drawn there by the historic engine known everywhere as "The General,"

no souvenir in Chattanooga's wonderful collection arouses more interest than this old-time locomotive, "The General."

Chattanoogaans are very partial to two more of the representatives of this railroad who come into personal touch with the traveling public and the people of Chattanooga as well.

The first of these gentlemen is Mr. F. H. Dowler, general agent, at Chattanooga. He is at all times frankly ready and willing to impart information and be of immediate aid to the people of this city. He is well and favorably known, socially, by a host of friends, who find his elegant home on aristocratic High street a delightful center of hospitality.

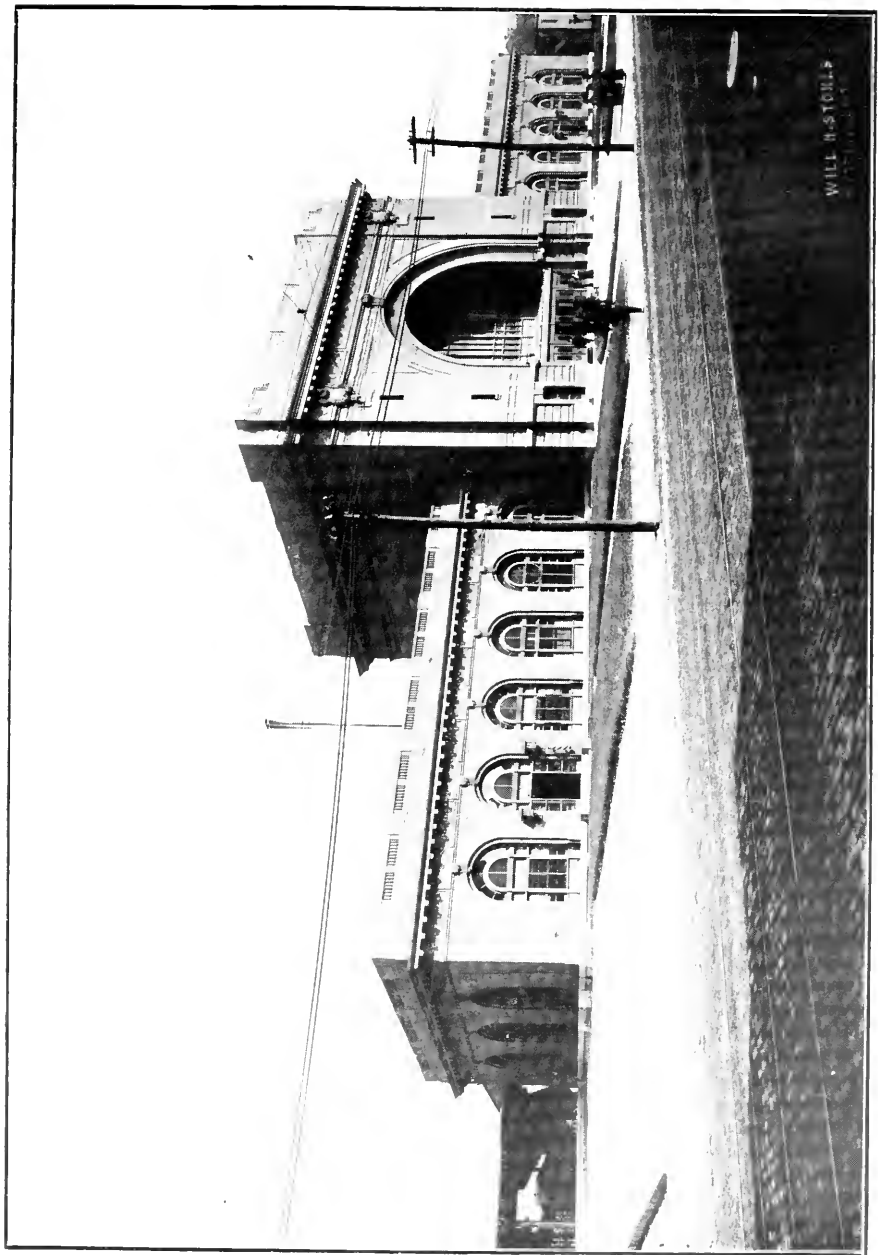
The other local man connected with this road, who numbers his friends by his acquaintances, is Mr. Cole Danley, the accommodating and, be it noticed, very patient, District Passenger Agent.

His department has much to congratulate itself on in having, in this important place, a man so able and efficient in all respects.

The first board of directors of the Nashville, Chattanooga & St. Louis Railway was composed of Messrs. V. K. Stevenson, John M. Bass, Alex Allison, E. H. Ewing, A. O. P. Nicholson, J. J. Gill, Levi Wade, James C. Moore, John Eakin, William S. Watterson, Peter S. Decherd, James A. Whiteside, J. Cleveland and Robert I. Moore. Their first meeting was held in Nashville and V. K. Stevenson was elected president.

John Howe Peyton is president of the road now. He is a man of broad liberal views and has inaugurated policies which will make the N., C. & St. L. Railway the leading carrier of the South. He has taken a great interest in advancing the agricultural and live stock interests along the line and has established demonstration farms at various sections. At present the road has under expert cultivation 375 acres and has recently purchased a new demonstration farm at Martin, Tenn. The road now operates demonstration and experiment farms at Decherd, Tullahoma, Sewanee, Murfreesboro and Dickson.

The passenger and freight service of the N., C. & St. L. are unexcelled in the South.



TERMINAL STATION

CHATTANOOGA TERMINAL STATION.

This large modern, well appointed building, familiar to many travelers, as it accommodates the most of the passenger trains entering and leaving Chattanooga, stands on the east side of Market Street near the southern end of the street, on the lot formerly occupied by the Stanton House, that old landmark so long familiar to Chattanoogaans.

It was finished early in 1909, but its use was delayed till the latter part of the year, waiting for authority from the city for track-laying on what is now Main Street, but was for so long known as Montgomery Avenue.

Chattanooga is very important as a railway center, and this building is appropriate to the progress and prospects of our city.

Soon after the erection of the dignified and suitable for its purposes, Terminal Station, the various railroads running into it, i. e., the C., N. O. & T. P., the A. G. S., the C. of G. and the three divisions, Knoxville, Atlanta and Memphis, of the Southern Railroad, the A. G. S. and C., N. O. & T. P. being operated by the Q. & C., organized the Chattanooga Station Company, being an agreed merging of the interests of all these roads, in the local operation of trains, in this new Terminal Station. This plan has been in efficient operation up to the present time. This fact is clearly proven, without argument, when the continuance of every officer in their original positions from the opening day of the station is known. These officers are as follows:

J. C. Howell, Station Master; J. W. Mason, Chief Clerk; J. M. Johnson, Assistant Station Master; R. W. Maryman, Ticket Agent; E. J. Fitzgerald, General Baggage Agent.

Without making any invidious comparison, it gives the writer pleasure to testify to the unvarying courtesy and unselfish helpfulness exercised by Mr. J. W. Mason in meeting the public, in his not altogether easy position. This man is one of those fortunate persons who always impresses the inquirer as a man who has all the time necessary to give in considering the matter being presented for his attention. His superiors, if he has any, should be knowing this of his unflinching tact and kind treatment of the patrons of his company, who have the good fortune to transact business with him.

Military History of Chattanooga

(This inscription appears on an iron tablet in front of Federal Building and is official, from the records of the United States War Department.)

This city was first occupied by Confederate troops in the Spring of 1862 under Generals Floyd, Maxwell and Leadbetter. Union troops under General Mitchell shelled it June 7 and 8. Bragg's army occupied it in August preparing for the Kentucky campaign, again in the Fall on its return from Kentucky, and in the Summer of 1863 when retiring before Rosecrans from Middle Tennessee. Wilder shelled the city from Stringer's Ridge, August 21. Bragg evacuated it September 7 and 8, and a small Union force took possession. Rosecrans occupied it in force the second morning after the battle of Chickamunga, and thereafter it remained in Union control. Thomas succeeded Rosecrans, October 19. Grant took general command October 23. A short line of supplies to Bridgeport by Brown's Ferry was opened October 28, upon a plan devised by General Rosecrans. Hooker's forces arrived in Lookout Valley on that date and fought the battle of Wauhatchie. Sherman's troops crossed the Tennessee above the city during the night of November 23. On that day the Army of the Cumberland carried Orchard Knob. November 24 Hooker's column captured the north slope of Lookout Mountain. On November 25 Missionary Ridge, excepting Cleburne's position at Tunnell Hill and the intervening line to Walthall's stand north of DeLong's, was carried by Grant's armies, Bragg retreating to Dalton.

BATTLE OF MISSIONARY RIDGE.

November 25, 1863.

This was a great Federal victory, which raised the siege of Chattanooga and forced the Confederates out of Tennessee. Grant's army consisted of about 72,000 men and Bragg's 35,000. Federal loss about 753 killed, 4,722 wounded, 349 missing. Confederate loss about 361 killed, 2,180 wounded, 4,146 missing. The evolutions of the Federal army in the plain below were described by the Confederates as being as reg-



ANDREWS' RAIDERS' MONUMENT—NATIONAL CEMETERY

ular as dress parade. Their assault was impetuous, but for several hours it appeared as if the Confederates would hold their position. Sherman's attack upon the Confederate right met a repulse at the hands of the lion-hearted Cleburne. The assault was renewed with desperate energy, but again Cleburne held his own against fearful odds. About 4 p. m. the Confederate center was broken, and the entire line, except the right, gave way. The result was a disastrous rout of Bragg's army, which fell back along the line of the Western & Atlantic Railroad, stubbornly fighting the battles of Ringgold Gap, Resaca, Altoona Pass, Kennesaw Mountain, New Hope Church and then the battles and siege of Atlanta, winding up a campaign the brilliancy of which has never been excelled in ancient or modern times.

ANDREWS' RAIDERS' MONUMENT, National Cemetery.

This scene in the Chattanooga National Cemetery recalls one of the most romantic and daring exploits of the war, which took place on the Western & Atlantic Railroad, the road between Atlanta and Chattanooga, so battled over later in Sherman's persistent advance and Johnston's stubborn retreat in the famous Atlanta campaign.

A party of twenty-two, James J. Andrews in command, nearly all from the 21st, 33d or 2d Ohio Infantry, all in citizen's garb and liable to be created as spies, boarded the northbound train at Marietta, April 12, 1862, with tickets for various points, professing to be refugees wishing to enter the Confederate army. At Big Shanty (now Kennesaw) while the passengers and train crew were mostly at breakfast, they seized and escaped with the locomotive "General" and three freight cars. The plan, skillfully conceived and bravely attempted, was to destroy bridges and cut off the Confederate army from supplies.

Pursuit followed, first on foot, then by hand-car, then with locomotives, and in spite of cutting the wire, breaking and obstructing the track, and straining every nerve to distance the chase, the brave adventurers, their fuel giving out and their pursuers close upon them, finally abandoned the engine between Ringgold and Graysville, Ga., and sought safety in flight on foot, but were all eventually captured.

The locomotive itself is kept on exhibition in the Union Depot at Chattanooga, with appropriate historical matter. The tender, filled with wood, shows that the "General" was an old-fashioned woodburner.

On the side of the monument shown in the picture are the names of James J. Andrews and seven others, executed, and the curved row of seven uniform headstones, together with one to the right, not shown in the picture, are to these eight victims of the bloody law of war. On the end in sight are the names of six exchanged. At the other end are the names of eight escaped, and on the farther side of the monument is the inscription:

OHIO'S TRIBUTE
TO THE
ANDREWS' RAIDERS,
1862.

ERECTED 1890.

This view is one of three given within this beautiful city of the dead.

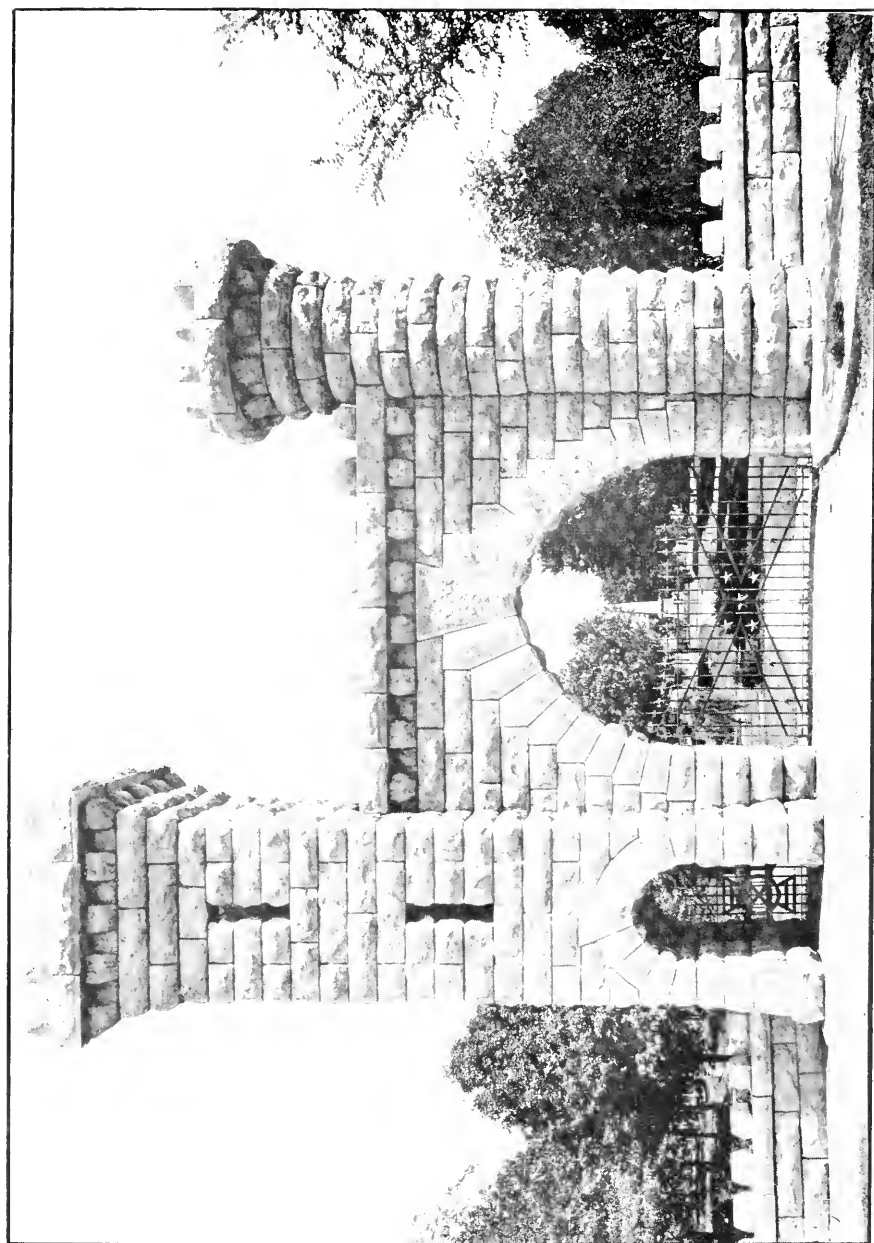
GATEWAY TO CONFEDERATE CEMETERY

This view shows the memorial arch and gateway of the Confederate Cemetery at Chattanooga, with a portion of the interior and the Confederate Monument. This cemetery, embracing about three acres, lies just east of the City Cemetery, and the gateway faces west of south across East Fifth street. The number of graves is estimated at about 1,100, including reinterments since the war, and graves of persons dying since peace came. Of course the soldiers there buried are but a small portion of the Confederate killed at Chickamauga and elsewhere near Chattanooga.

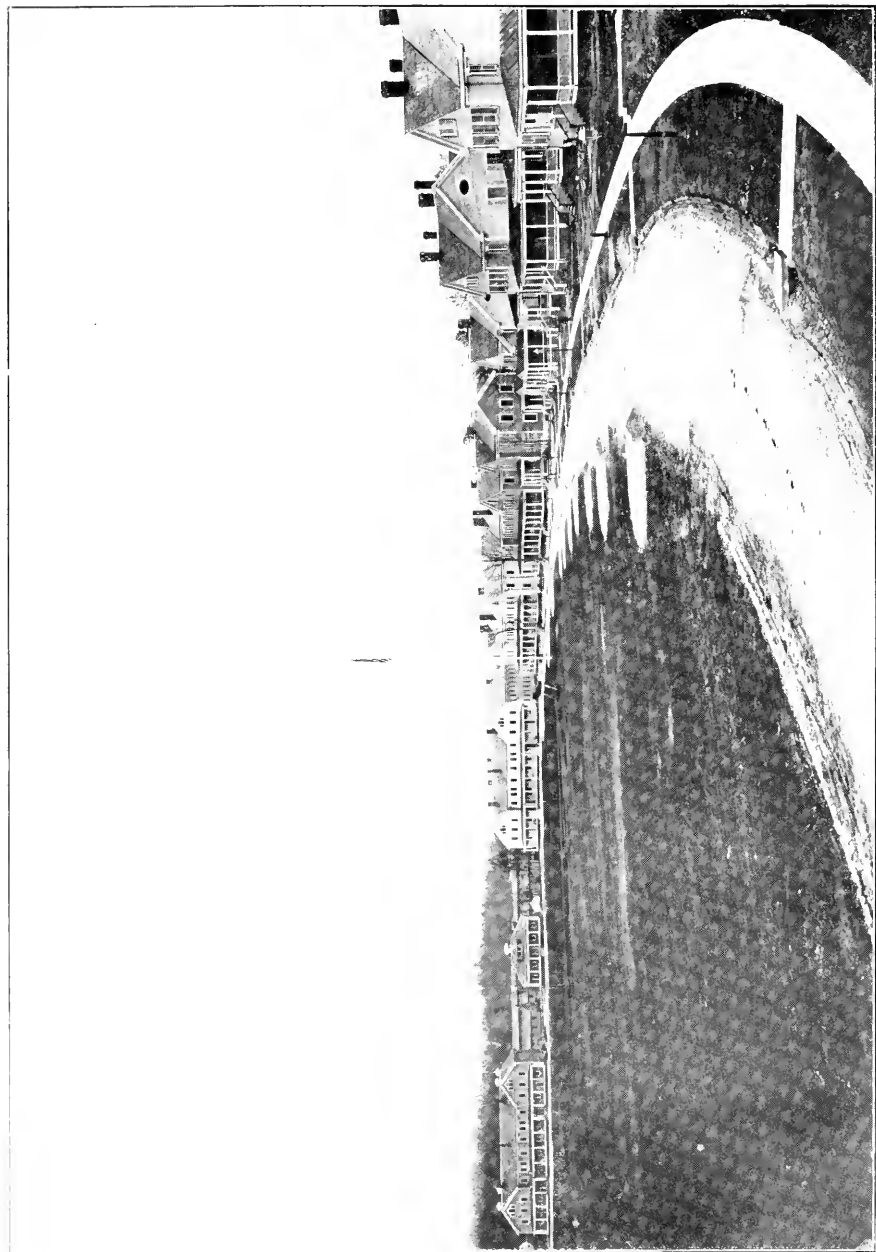
The ground is kept in excellent order—trees, shrubbery, flowers and grass helping to make it attractive.

The early care of the cemetery and the erection of the monument was the work of the Ladies' Memorial Association. The monument, whose cornerstone was laid May 10, 1877, is thirty feet high, bearing the inscription:

OUR
CONFEDERATE
DEAD.



GATEWAY TO CONFEDERATE CEMETERY



ARMY POST — FORT OGLETHORPE

A MODEL ARMY POST.
At Chickamauga National Military Park.

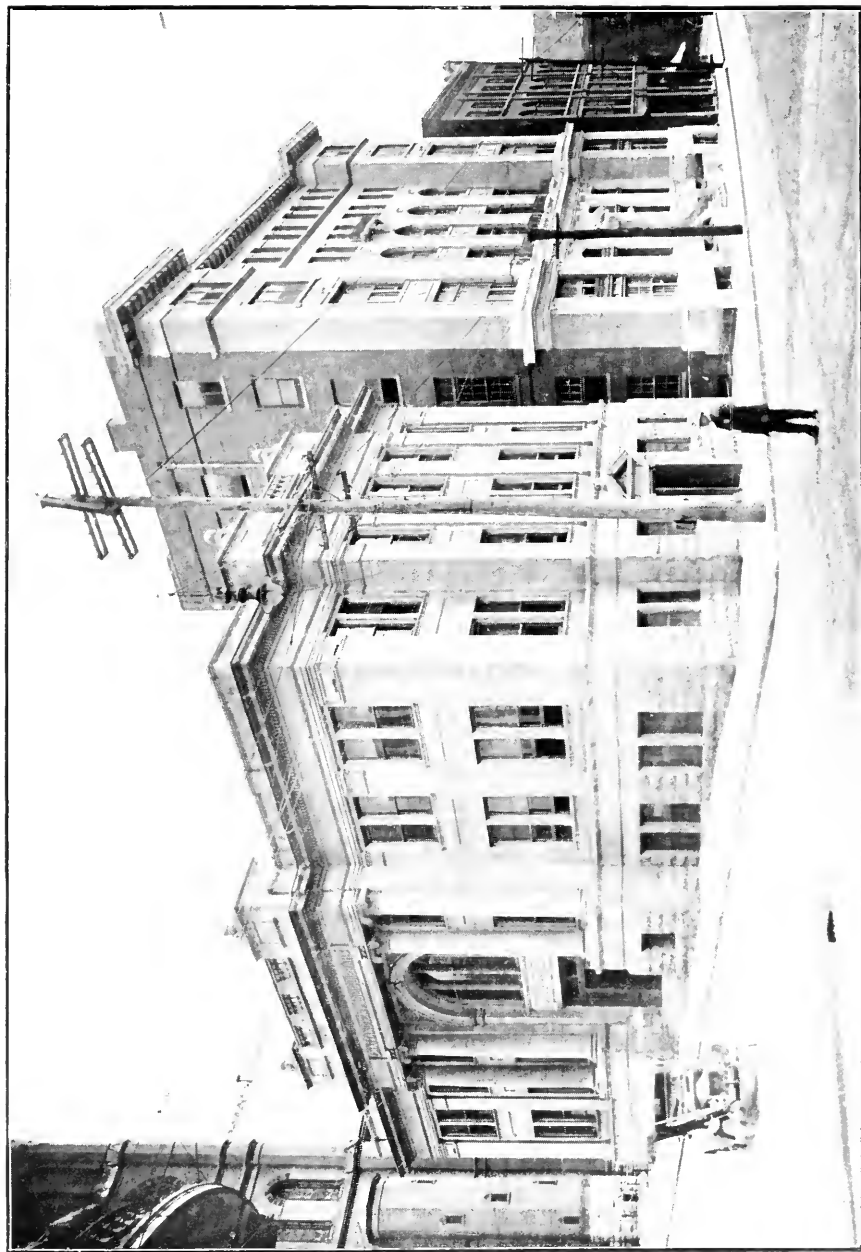
The government of the United States has expended more than \$2,000,000 in the erection of a model military post for the accommodation of cavalry, in a tract of 900 acres, which is a part of the National Park, but which was purchased for this particular purpose. This post embraces more than eighty separate buildings admirably grouped, and has all of the conveniences and utilities of a model community. It is officially named Fort Oglethorpe. The source of the water supply is from ten and six-inch flowing artesian wells and distributed from an elevated reservoir. The sewerage disposal is by the Septic system. The famous 11th U. S. Cavalry now occupy this post, with their celebrated band of musicians. The visitor will find much of interest to him in the reviews, parades, guard mounts, military athletics and other military ceremonies.

**CHICKAMAUGA AND CHATTANOOGA NATIONAL
MILITARY PARK.**

The United States Government has, under an act of Congress, purchased the entire Chickamauga Battlefield, embracing over fifteen square miles, and has converted it into a park of magnificent proportions. Seven hundred and twenty-five thousand dollars were appropriated by Congress for the erection of national monuments, and for the improvement of the grounds, walks and driveways. The various States have also appropriated over \$500,000 for the erection of monuments to commemorate the deeds of valor of soldiers from their respective States. Granite and bronze are the materials used for all of the monuments. The old roads of the battlefield have been reopened and the underbrush cut from 3,300 acres, and the battlefield is now in the same condition as it was at the time of the battle. The monuments range in cost from \$1,000 to \$6,000 each—those erected by the United States to the regulars cost \$1,500 each. The main drive of the park is thirty miles in length and is twenty-four feet wide. Five steel observation towers, each seventy feet high, have been erected. Three of these towers are on the Chickamauga field and two on Missionary Ridge. Wilder's Brigade monument is provided

with a stairway, built of stone, to reach an observatory at top, eighty-one feet above the ground; also used as an observation tower. The National Commission has ascertained the fighting lines of all divisions and brigades on both the Union and Confederate sides with sufficient accuracy to justify the erection of historical tablets for these organizations. Tablets have also been erected for army headquarters, corps, divisions and brigades for both sides and for all the fields. The part taken by each organization throughout the battles is set forth on these tablets. The old lines of work and fortifications have been restored, and about three hundred cannons have been mounted and placed in position. The park is now the most comprehensive military object lesson in the world.





CHATTANOOGA PUBLIC LIBRARY (Carnegie Building) AND Y. M. C. A. BUILDING

Public Buildings of Chattanooga

CHATTANOOGA PUBLIC LIBRARY.

Ours is eminently a reading nation, both of books and newspapers, and the name of one of our citizens who has recently bestowed millions in promoting the cause of libraries throughout the land has become a household word. Chattanooga is one of the cities where Andrew Carnegie has erected a monument to himself more to his honor than lavishing the money on bronze or granite to mark his last resting place.

The Carnegie Building of the Chattanooga Public Library shown in the picture stands on the southeast corner of East Eighth Street and Georgia Avenue. The view shows the front, facing northly across East Eighth Street, toward the end of the Times Building, and the west end looking across Georgia avenue. The library was opened to the public July 17, 1905.

A large number of periodicals are taken. The rooms are bright and pleasant and afford excellent quarters for readers and students, and an auditorium seating about 200 people can be used for lectures and addresses.

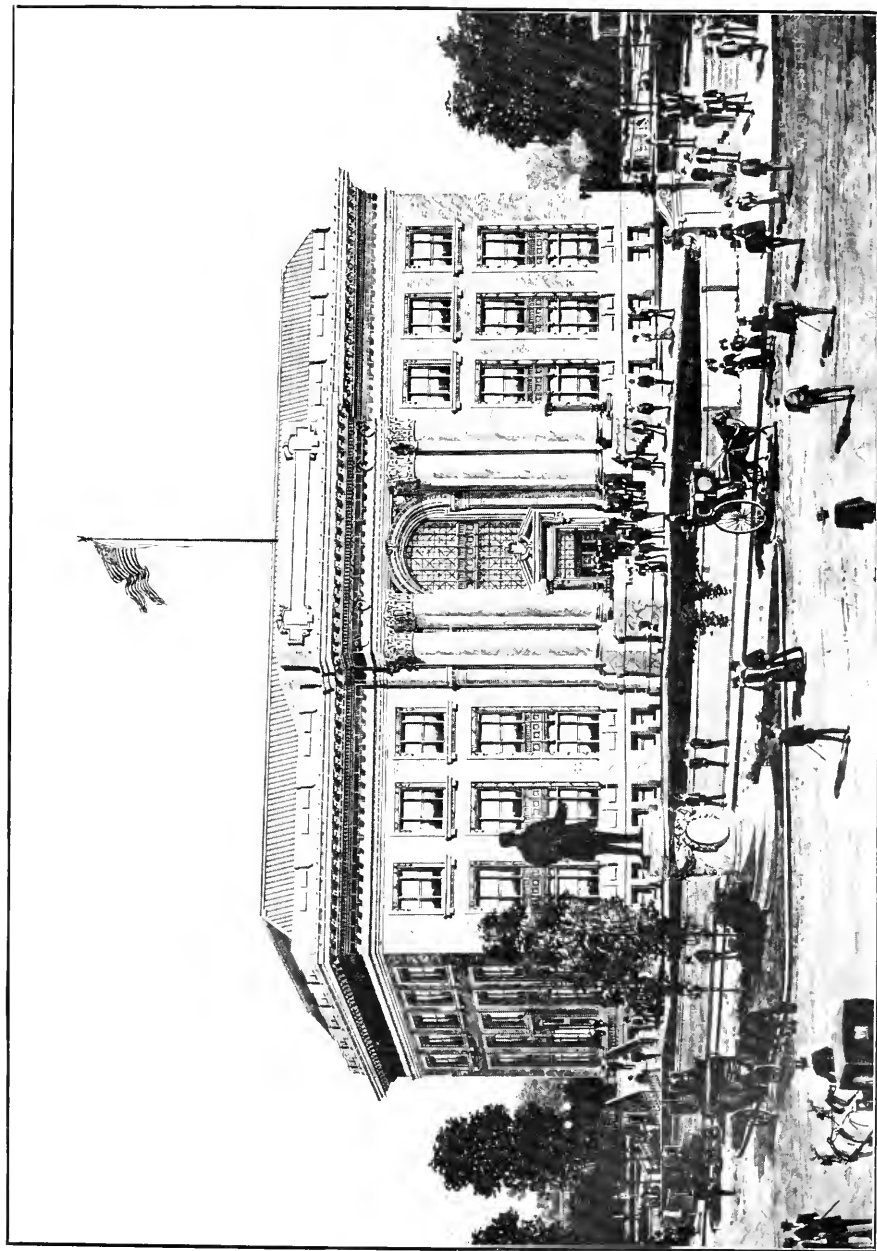
The Richmond Memorial Room in the basement story with entrance on Georgia Avenue was furnished and endowed by Mrs. Caroline E. Richmond, in the names of her children, Edward Dean Richmond and Ruth Dean Richmond, in memory of her husband, the late lamented Edward Gould Richmond, for the use of the children of Chattanooga. This is considered the most beautiful children's room in the country. It contains a well selected library of juvenile books.

An important feature of the Chattanooga Library is the sterilizer, by which books when returned to the library are purged of any impurity they may have received, preventing the transmission of disease and promoting cleanliness and the comfort of readers.

Though at first not available for those living outside of Chattanooga, the library is now equally at the service of residents of Hamilton County beyond the city limits.

YOUNG MEN'S CHRISTIAN ASSOCIATION

The large and commodious building of the Young Men's Christian Association, fronting on Georgia Avenue, seen at



HAMILTON COUNTY COURT HOUSE

the right of the Library Building, was opened early in 1909, a striking tribute to the liberality of our citizens. Its membership is over 1,400. Its facilities and activities are numerous and varied, including dormitories, meals, gymnasium, various sports, baths, swimming pool, concert, lectures, night-schooling, obtaining of employment, shop meetings, social gatherings, Bible study and other religious work. It is pushed vigorously and energetically, and is a live force for good in the life of our city, deserving, as it is receiving, the support and encouragement of our people.

HAMILTON COUNTY COURT HOUSE

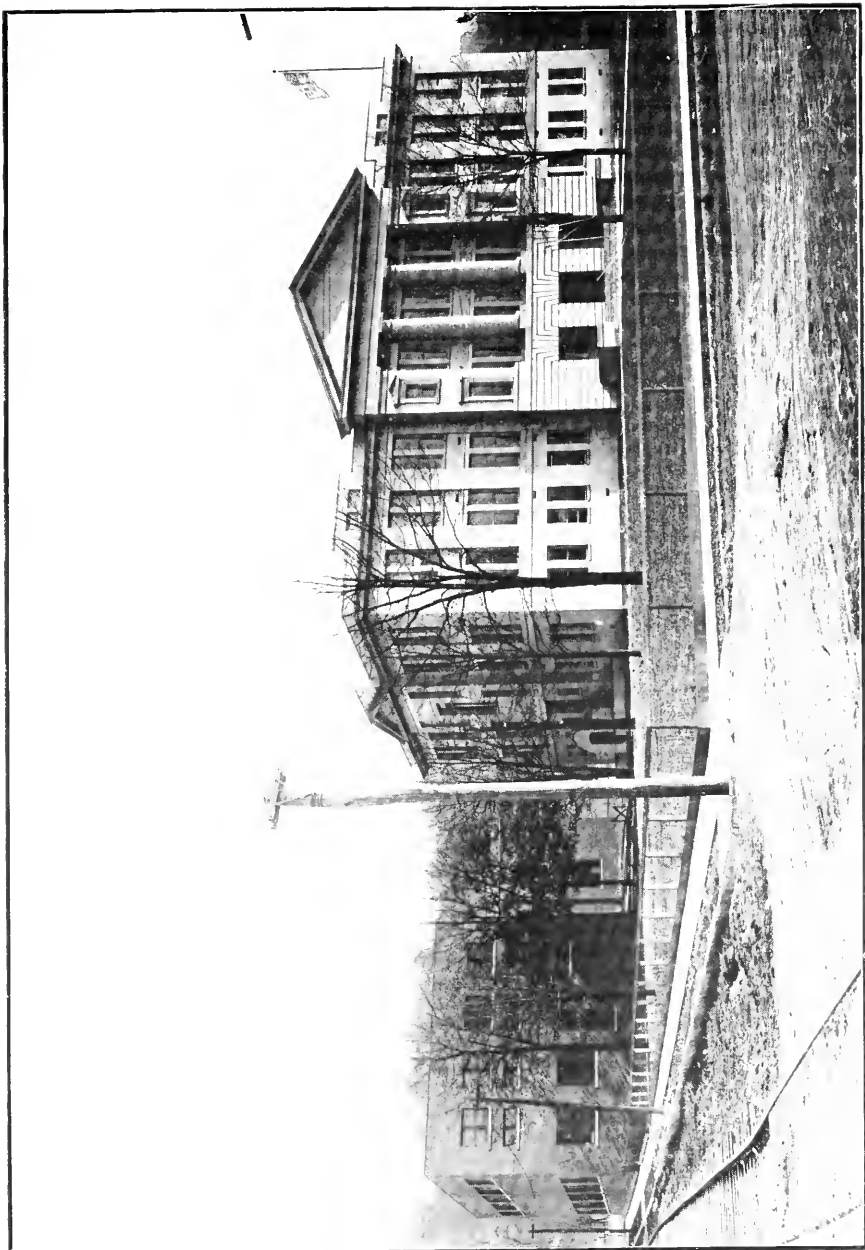
On May 8, 1910, the Court House of Hamilton County was struck and set on fire by lightning. The shattering of the building by the thunderbolt and the damage by the fire were such that it was decided to rebuild, the county offices being temporarily accommodated in the City Hall. This handsome edifice shows an outside predominating effect of East Tennessee gray marble. The building fronts southerly, the middle of the entrance being opposite Seventh street near its corner with Georgia avenue. There are also entrances and approaches on each of the other three sides.

The Court House lot is of irregular shape; it would be a quadrangle bounded by Seventh, Walnut, Sixth and Lookout but for Georgia Avenue, which strikes it obliquely on the east side, cutting off what would have been the southeast corner of the quadrangle.

CENTRAL HIGH SCHOOL

The Central High School of Hamilton County, which has been officially pronounced by the High School Inspector the best high school of the State, stands at the foot of historic Missionary Ridge, its windows commanding views covering a large and important part of the scene of the great battle of November 25, 1863.

The elegant and commodious main building was dedicated January 6, 1908, in the presence of Governor Patterson, State Superintendent Jones and others who before the general exercises were present in the Spanish Room at the unveiling



CENTRAL HIGH SCHOOL

of pictures brought from Granada and of signed portraits and holographic letters from Admiral Cervera and his friend and former prisoner, Captain Hobson. Each study hall has a portrait of Washington decorated with beautiful American flags, the gift in one case of Newell Sanders, and in the other of John A. Patten, and each department of the school has received a portrait of either George or Martha Washington and a flag.

The Manual Training Building, shown at the left of the picture, was first occupied in the Fall of 1910.

Admiral Cervera, the gallant Spaniard who so gained the affection of our people by his treatment of Hobson and his men who fell into his hands as prisoners, has been much identified with the school, and the beautiful pictures from Spain which are part of the adornment of the Spanish Room are mostly presents from him, or, since his death, from his family. On the first school-day after his death the school flag was kept at half-mast and a message of sympathy passed by the whole school. He was the first honorary member elected by the Spanish Society, and his words meaning "The Fulfilment of Duty" were adopted as the motto of the society. Pictures of portions of the interior of the Spanish Room with printed inscriptions have been sent to Spain and as a result two articles have appeared in Andalusian newspapers.

Dr. P. P. Claxton, now National Commissioner of Education, has spoken at Central High, also Senator James Gordon, of Mississippi, who made the school a visit March 7, 1910, returning from his brief term at Washington, during which he accomplished such a great work in promoting fraternal feeling between the North and South, and on November 15 of the same year General Daniel E. Sickles, far past eighty and having lost a leg at Gettysburg, before going on Lookout to the dedication of the Peace Monument, came to Central, was carried upstairs in a chair and made the school a stirring patriotic address. On February 2 of the present year (1912) William G. McAdoo, formerly of the Chattanooga Bar, now so distinguished for his great exploit of tunneling under the Hudson and for his advocacy of courteous and just treatment of the public by corporations, came to Central and after a visit to the Spanish Room addressed the assembled school, was



JAMES BUILDING

presented by the Spanish Society with a silver medal with Spanish inscriptions, and stood for his picture in a group of the Spanish Society in front of the school; and on the 19th of the same month Captain Richmond Pearson Hobson, Member of Congress from Alabama, visited the Spanish Room and addressed the school, giving, though only after strong urging, an account of his historic adventure in the sinking of the Merrimac.

Governor Patterson, Superintendent Jones, Captain Hobson, Senators Gordon and Sanders, Mr. Patten, General Sickles and Mr. McAdoo are all honorary members of the Spanish Society.

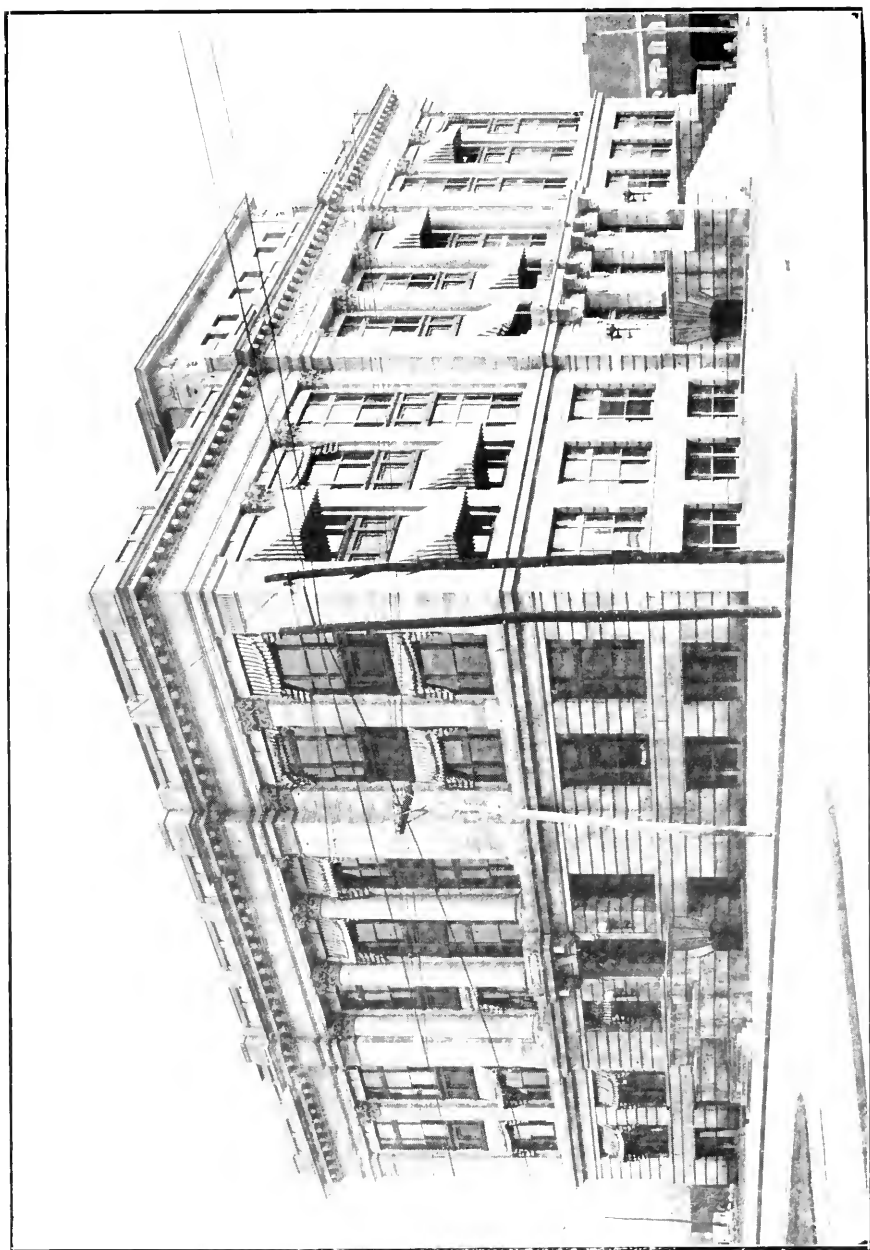
JAMES BUILDING

This fine office building, Chattanooga's first skyscraper, marking as it were the beginning of a new era in the city's architectural history, is due to the energy and enterprise of Mr. Chas. E. James, who has done so much for the progress of Chattanooga. It stands on the northwest corner of Broad and Eighth, fronting on Broad. It was finished and occupied in October, 1907. Two other skyscrapers have since then been erected, and there is a prospect of others.

CITY HALL

The beautiful edifice, as will be seen by the picture, bears the inscription, "CHATTANOOGA MUNICIPAL BUILDING." But John Hay in his charming book "Castilian Days" says, "You cannot make people call the White House the Executive Mansion," and in like manner the public cannot be prevented from using the briefer and more familiar name of City Hall.

Chattanooga's City Hall stands on the north side of Eleventh Street, on the block between A Street (which runs between the side of the City Hall and that of the United States Government Building), and Newby Street. Its occupation began in the latter part of 1909.



CITY HALL

UNITED STATES GOVERNMENT BUILDING.

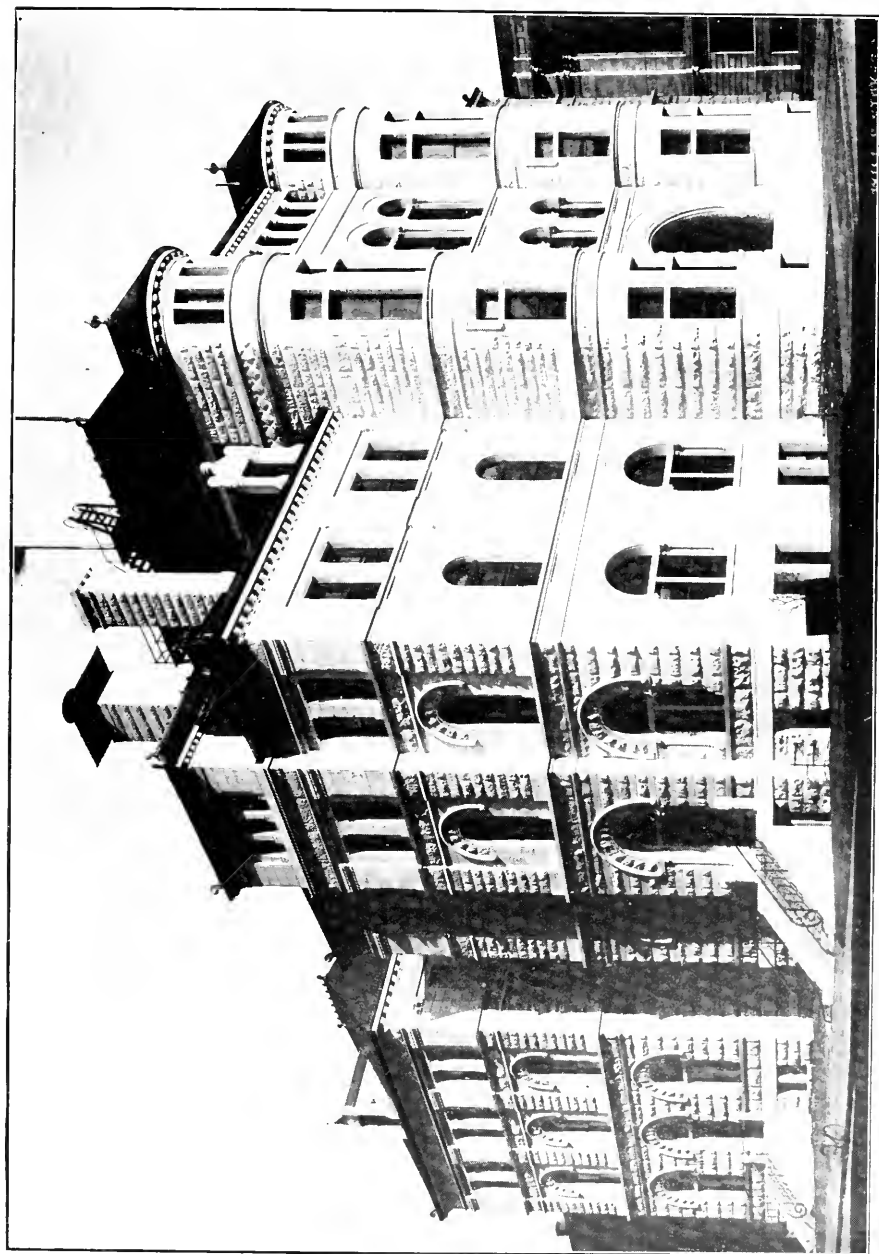
The growing wealth and power of our country, and the increasing number and importance of affairs entrusted to the care of the National Government, are suggested by the numerous government buildings throughout the land. Few, if any, in cities no larger than Chattanooga, are the scenes of so numerous and important works as the one shown in the picture, standing on a part of ground known as the site of the Old Stone Fort, and officially designated by the Treasury Department the United States Courthouse and Postoffice building.

The picture shows at the right the main front looking west of south across Eleventh street, and the west front on Columbia street at left of picture. A street lies east of the building, and just across A street, at extreme right of the picture, is seen a little of the west side of the Chattanooga Municipal building. A short street running from Columbia to A is on the north.

The large tablet in southwest corner of the block gives a brief history of military events from the first Confederate occupation of the city in the spring of 1862 to Bragg's retreat to Dalton after the battle of Missionary Ridge, and the smaller one, to the right, on same grassplot, is inscribed:

SITE
OF REDOUBT JONES
(HAZEN),
CENTER OF 2d LINE.

The main (southern) part of the building, shown at right of picture, was finished and occupied in 1893, the addition on the north, shown at left, in 1910. The Postoffice department, including not only the inspector and his force, occupies a large portion of the space, but the building houses also the U. S. court room and offices connected therewith, the Chickamauga and Chattanooga National Park Commission, Pension Examiner, Surveyor of Customs, Internal Revenue Department and Civil Service Examinations.



UNITED STATES GOVERNMENT BUILDING



W. A. SADD,
President Chattanooga Savings Bank

Banks of Chattanooga

THE CHATTANOOGA SAVINGS BANK was organized in April, 1889, and opened for business May 17th, same year. The original capital of the Chattanooga Savings Bank was \$50,000.00, and in 1891 the capital was increased to \$100,000.00. Further, in 1908, it was increased to \$300,000.00, giving the institution a capital of \$300,000.00, with a surplus of \$225,000.00.

The bank was originally located at the corner of Seventh and Broad Streets, in what was known as the Richardson Building. In 1893 it moved to the corner of Eighth and Cherry Streets, in the Loveman Building, which place it occupied until February 22d, 1908, when it moved into its new commodious quarters in the new twelve-story James Building. It has the largest and most convenient banking quarters of any bank located in the city.

Since the inception of its business, the growth of the Chattanooga Savings Bank has been continuous until, at the present time, it occupies the position of being the largest savings bank in the State of Tennessee, its deposits at the present time being approximately \$3,000,000.00.

In addition to its savings bank business, the institution does a very large trust and investment business, and during its business career has handled over \$100,000,000.00 worth of real estate loans on property in the various cities of the South, all of which business has been done without loss to itself or its clients.

It has, during its period of existence, paid large and satisfactory dividends to its depositors, besides accumulating a large surplus, and has also paid over \$1,000,000.00 in interest to its savings depositors. Its stock at the present time sells at the highest price of any bank stock in the City of Chattanooga. Its directors consist of the following parties:

Francis Martin	Samuel R. Read
John A. Patten	N. Thayer Montague
Theo. L. Montague	R. C. Jones
Ross S. Faxon	Jos. W. Johnson
Jas. M. Shaw	Willard Warner
W. E. Brock	Z. W. Wheland
A. L. Key	W. A. Sadd
R. W. Barr	

The officers are as follows:

W. A. Sadd, President.

S. R. Read, Vice President.

R. W. Barr, Vice President and Cashier.

Carl Gibbs, Assistant Cashier.

T. R. Durham, Assistant Cashier.

S. C. Brooks, Assistant Cashier.

The bank acts as administrator and guardian of estates, and has been the representative of many of the largest estates in the City and County, it becoming more and more the custom of people entrusting their estates to public and trustworthy institutions, rather than individuals, and his business has grown to large and satisfactory proportions.

HAMILTON NATIONAL BANK

The Hamilton National Bank was organized in June, 1905, and opened for business October 10th of the same year. The original capital was \$250,000.00; on April 22, 1908, the capital was increased to \$400,000.00, and on January 10, 1910, it was increased to \$500,000.00; the final increase was made June 1, 1911, giving the institution a capital of \$1,000,000.00, and a surplus of \$500,000.00.

The Hamilton National Bank Building, the fifteen-story building located at the corner of Market and Seventh Streets, is owned by the bank, is without encumbrance, the investment in same representing approximately the surplus of the bank.

This bank does a general banking business, and few institutions have achieved such a marked success. It has acquired no business by absorption of other banks, but has always shown a healthy and normal growth, being progressive yet conservative in its policy. It has a particularly strong and representative directorate, able and efficient management.

The officers are: T. R. Preston, President; G. H. Miller and H. T. Olmsted, Vice Presidents; C. M. Preston, Cashier; S. A. Strauss and D. S. Henderson, Assistant Cashiers.



HAMILTON NATIONAL BANK

HAMILTON NATIONAL BANK.

On Market street in Chattanooga
There towers towards the sky
A beautiful building today
That is fifteen stories high.

It is built so strong and so good,
Many years there it will stand,
To help all people that it should
'Tis the tallest bank in our land.

And it has a capital great;
Good security also.
Prosperous has been its fate
Prompt service it gives, we know.

Each officer is a nice man;
The directors all are, too;
Do their duty the best they can,
We all know this to be true.

The employes all are polite,
Well educated they are;
The poor they treat exactly right,
Whether they live near or far.

The Hamilton Bank has a vault,
And burglars may come and go
But at its door they'll have to halt
For in it they'll find a foe.

Strong and beautiful it is made,
To all it is a grand sight,
And no one need be afraid
Either by day or by night.

If in this vault a box they'll rent
And leave their valuables there,
When away on some pleasure bent,
For them they won't have to care.

Mrs. S. M. Webster.



CAPT. CHARLES A. LYERLY

"Confederate Veteran" and President of the First National Bank,
of Chattanooga

The First National Bank is in its FIFTIETH year of corporate existence.

It boasts a capital and surplus of \$1,250,000.00.

Its officers are:

President, Charles A. Lyerly.

Vice-President, H. S. Chamberlain.

Active Vice-President, C. C. Nottingham.

Cashier, J. P. Hoskins.

Assistant Cashier, W. H. Dewitt.

Its directors are:

H. S. Chamberlain, J. T. Lupton, F. T. Hardwick, Z. C. Patten, Jr.; T. H. Payne, Geo. D. Lancaster, Jno. C. Griffiss, C. H. Huston, C. C. Nottingham, Chas. A. Lyerly, J. S. Bell, J. P. Hoskins.



HAMILTON TRUST AND SAVINGS BANK

On the corner of Market and Main Streets in Chattanooga, Tenn., you will find a pretty building. It is the home of the Hamilton Trust and Savings Bank. For twenty-six years this bank has been in our City. It grows stronger each year. The paid-in capital is now \$250,000.00. Surplus, \$180,000.00.

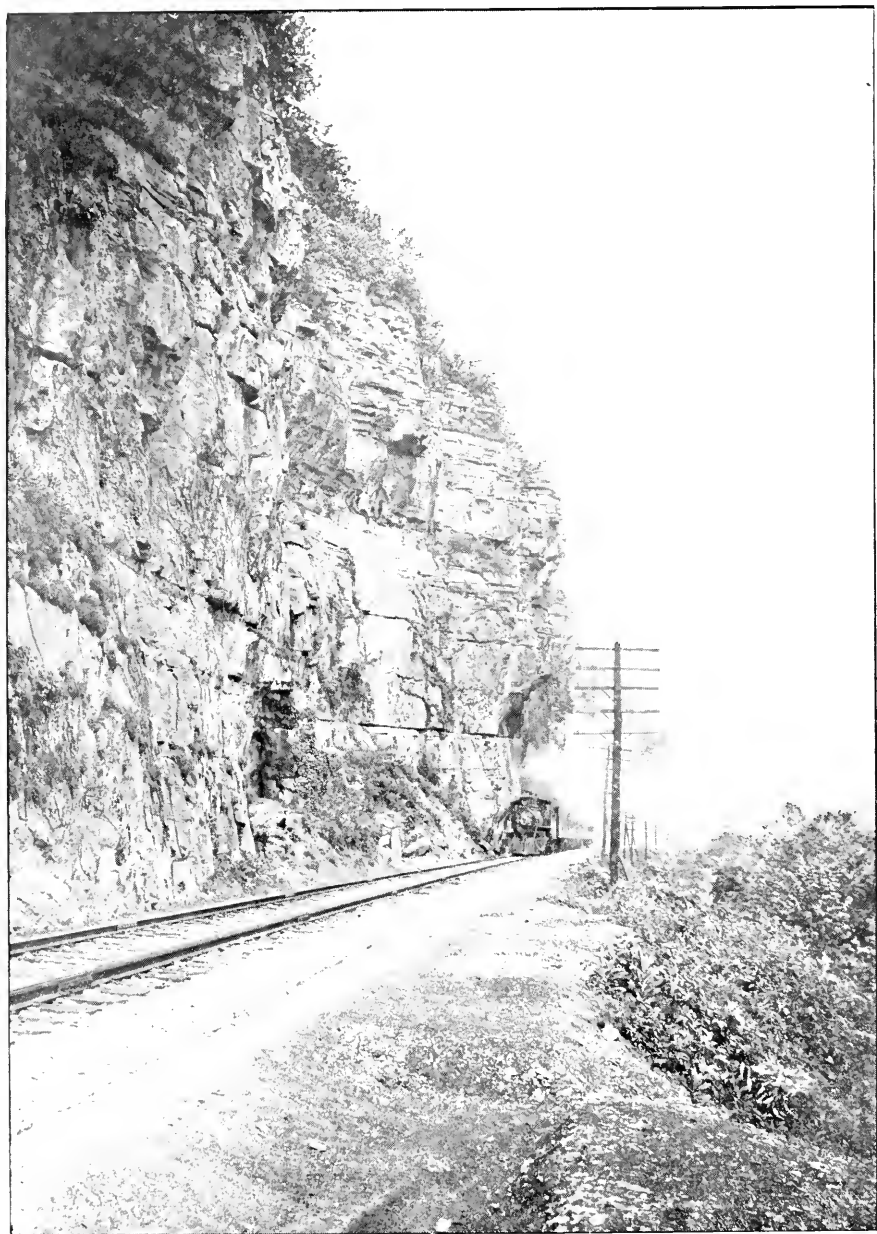
This bank has had four presidents—M. J. O'Brien, M. H. Ward, D. W. Miller, T. R. Preston—and five vice-presidents—W. R. Hall, A. A. Stong, M. H. Ward, E. W. Miller, C. M. Preston. It has had four cashiers—S. M. Fugette, T. R. Preston, C. M. Preston, F. R. Underwood.

The employees are all very fine people, courteous, intelligent, energetic and well adapted to their work. Miss Mabel

Alexander, stenographer; Mr. James E. Harris and Mr. W. E. Harrell, Tellers. Mr. Chester O. Stephens, Discount Clerk. Mr. Jack M. Bass, Collection Clerk. Mr. Henry W. Bill and Mr. Robert F. Smith, Savings Bookkeeper. Mr. N. C. Haymore, Mr. C. A. Jenkins and Mr. W. A. Tucker, Individual Bookkeepers.

Several of the officers and employees have served the bank continuously for many years. The only employee or officer who has served continuously for twenty-six years is Mr. T. R. Preston, but many have served from ten to eighteen years. The volume of business now transacted in one day is greater than the combined business of the first four months of its existence. Eighty-four thousand, nine hundred and sixty accounts have been opened with the Hamilton Trust and Savings Bank since it began business.





CHATTANOOGA'S THERMOPYLAE

Points of Interest

CHATTANOOGA'S THERMOPYLAE

This narrow passage, which bears the railway track where Lookout Mountain's foot reaches down to the Tennessee—water on one hand and mountain on the other—suggests the pass where, of old, Leonidas and his men awaited the on-surg-ing of the Persian hordes.

Standing on Point Rock, one may see a train approaching Chattanooga, and, watching it disappear below the mountain, hear the rumble for a time and then have it cease as absolutely as if the train had come to a halt.

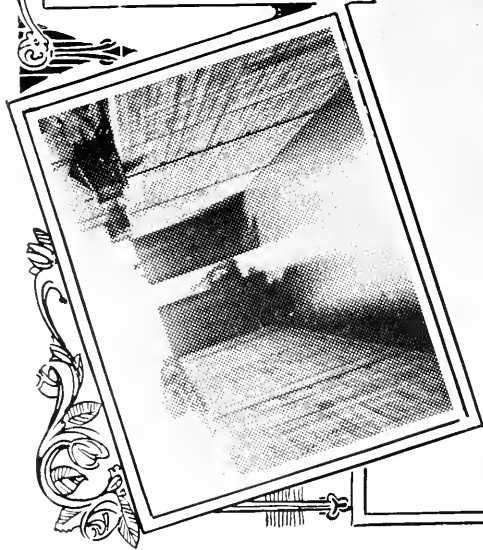
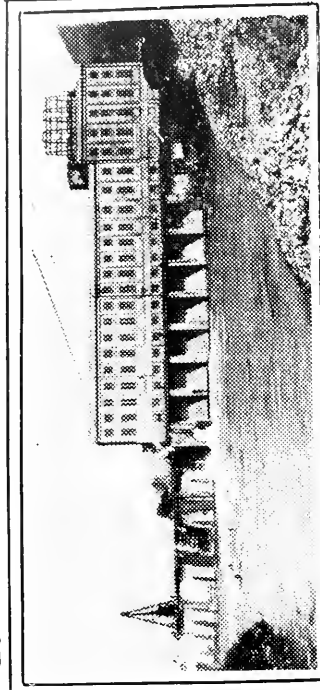
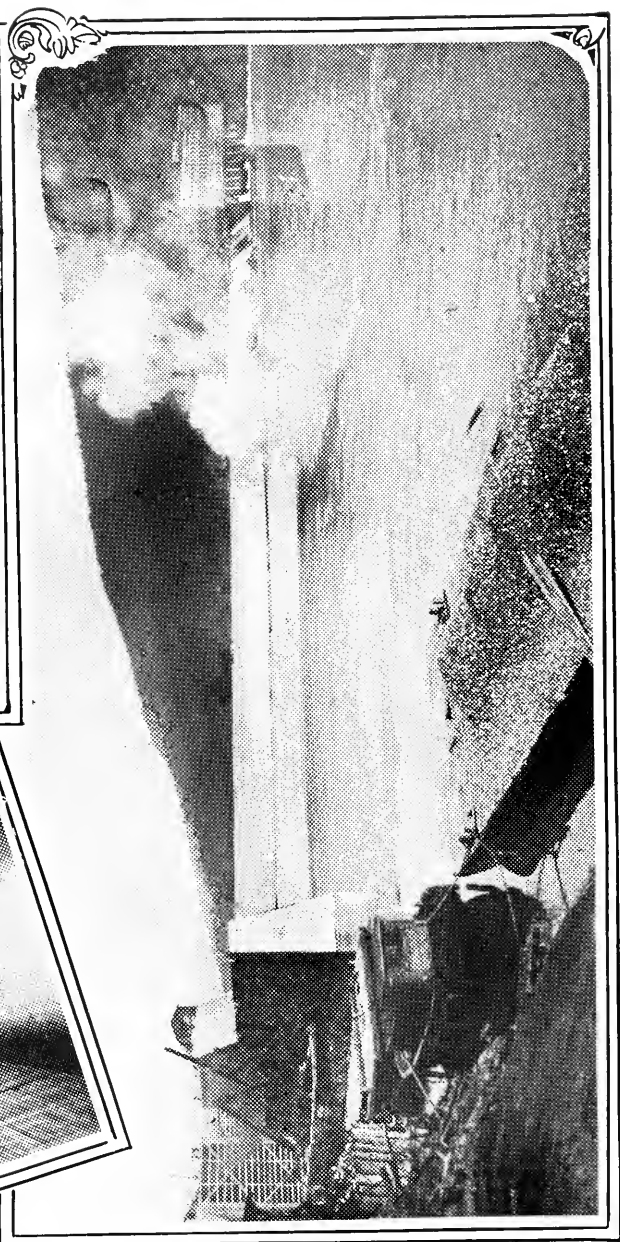
Over the single track of this strait and narrow way pass all the trains of the Nashville, Chattanooga & St. Louis Rail-way and the Alabama Great Southern Railroad entering and leaving Chattanooga, and those of the Southern Railway in that direction, though the Southern has a tunnel under the end of Lookout, not yet used, and the Nashville, Chattanooga & St. Louis Railway expects to have a second track during the present year.

The train in the picture is approaching Chattanooga.

Close to the track, though not shown in the picture, is the mouth of Lookout Cave, a great cavern penetrating for miles under the mountain. The traveler seated on side next the mountain has a fleeting view of the entrance only a few feet away as he dashes past.

ELECTRIC CHATTANOOGA.

Marking a new era in the industrial advance of the central South, water-power plants completed on the Tennessee and Ocoee rivers are prepared to contract for delivery up to 150,000 horsepower in electrical energy to Chattanooga and the surrounding territory. Some years ago work was commenced on a dam across the Tennessee River at Hale's Bar, seven-teen miles by transmission line from Chattanooga. An army of workmen was employed constantly and the completed work represents an expenditure of \$9,000,000, and 74,000 horse-power is available since November, 1913.



LOCK AND DAM ON TENNESSEE RIVER

The importance of this new factor in the development of Chattanooga can hardly be estimated. Cheap power is recognized as the greatest boon which can come to a manufacturing center.

It was with full knowledge and faith in the future of Chattanooga that the late Anthony Brady and other financial backers of the Chattanooga-Tennessee River Power Company poured their millions into this enterprise. For many years the project of building locks on the Tennessee at Hale's Bar had been contemplated by the government as a means of improving navigation. C. E. James and J. C. Guild, of Chattanooga, proposed to build the dam in return for the use of the power. Mr. Brady became interested, and the Chattanooga and Tennessee River Power Company was formed.

The transmission line crosses the Tennessee river twice, and is brought to Chattanooga over 171 steel towers ranging in height from 40 to 200 feet. The transformer house in Chattanooga is five stories high, and is built of reinforced concrete. It is said to be the finest structure of the kind in the United States.

Some idea of the great size of the undertaking may be had from these dimensions: A lock with a chamber 300 feet long by 60 feet wide has been constructed for the passage of boats. The dam is of cyclopean concrete, and is 1,200 feet long with an extension on the land of 700 feet. The lock gates, installed by the United States Government, and operated by electricity, are the largest in the world, except those at Panama.

It has a head of forty feet, and the water is backed up the river a distance of about fifty miles. The power house, of steel and concrete, is 350 feet long and 60 feet wide. It contains fourteen waterwheels and generators of 4,000 horsepower. An auxiliary plant will provide 18,000 horsepower additional.

Ocoee River Plants.

Rising in the Appalachian Mountains, where annual rainfall is in excess of that in any other part of the United States except Washington and Oregon, the Ocoee flows through a narrow gorge below Ducktown, Tenn., between Sugar Loaf



OCCOEE RIVER POWER PLANT

ROBERT SMITH
CAPTAIN

and Bean's Mountains. Here is an ideal power site which forms the location of the first plant constructed by the Tennessee Power Company.

Dam and Powerhouse No. 1.

The first of the Ocoee power developments is located at Parksville, forty-eight miles from Chattanooga. Length of dam 800 feet. Head of water 110 feet. Length of spillway 345 feet. Thickness of dam at base 107 feet. Reservoir 2,000 acres. Length of powerhouse 190 feet. Capacity 30,000 horsepower. Length of transmission lines 444 miles. Estimated cost \$3,000,000. Was completed February, 1912.

With the completion of a second development of 256 feet head, fifteen miles east of Parksville, in the fall of 1913, the capacity of the Ocoee River improvement is 50,000 horsepower.

Still another development is started which will afford 35,000 additional horsepower, and the fourth is now being planned.

Chattanooga, with these power acquisitions, is the "Electric City" of the South. Competent engineers insist that there is 500,000 horsepower available in the streams of the Chattanooga district, and that these plants will be developed as rapidly as the industrial necessities require.

SIGNAL MOUNTAIN INN

A few miles from Chattanooga, Tennessee, on the beautiful historic mountain land, many wonderful improvements have been made recently. Mr. C. E. James and his associates bought a tract of land on Signal Mountain, which includes historic Signal Point. Here a modern hotel has been erected. It is a handsome building, constructed of the best pink sandstone from the native mountains; it is surrounded by forest trees and is supplied by chemically pure mountain water. It is 2,000 feet above the sea level, thus making it a lovely and desirable summer resort. There are many nice homes near the hotel. From our City to the hotel is a fine boulevard, the building of which is due to the energy of Mr. C. E. James. In traveling this beautiful road one can see the loveliest scenery in the world, wonderful views are afforded from many points

along the driveway, especially from "James Point," which is 1,500 feet above the Tennessee River. From there one can see Williams Island and the river very distinctly. Automobiles can be driven with safety in about thirty minutes from the City to Signal Inn. This driveway up this rugged mountain is one of the most remarkable examples of engineering skill.

The same capitalists who built the boulevard have also built a modern trolley line, running from the city to top of

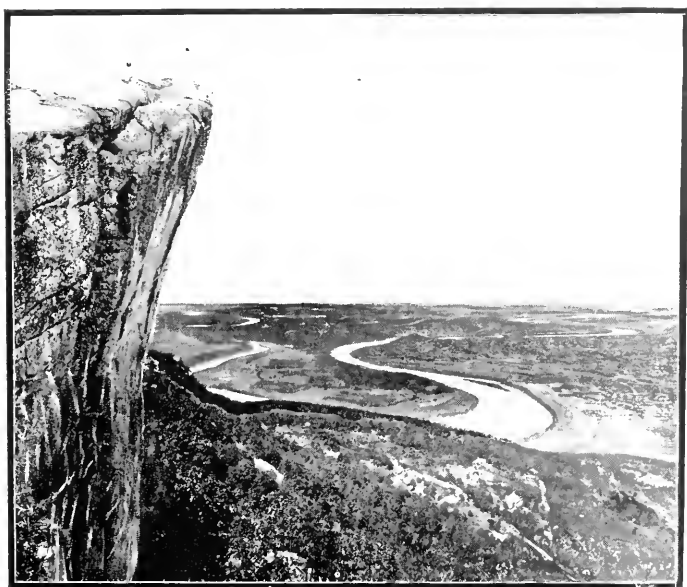


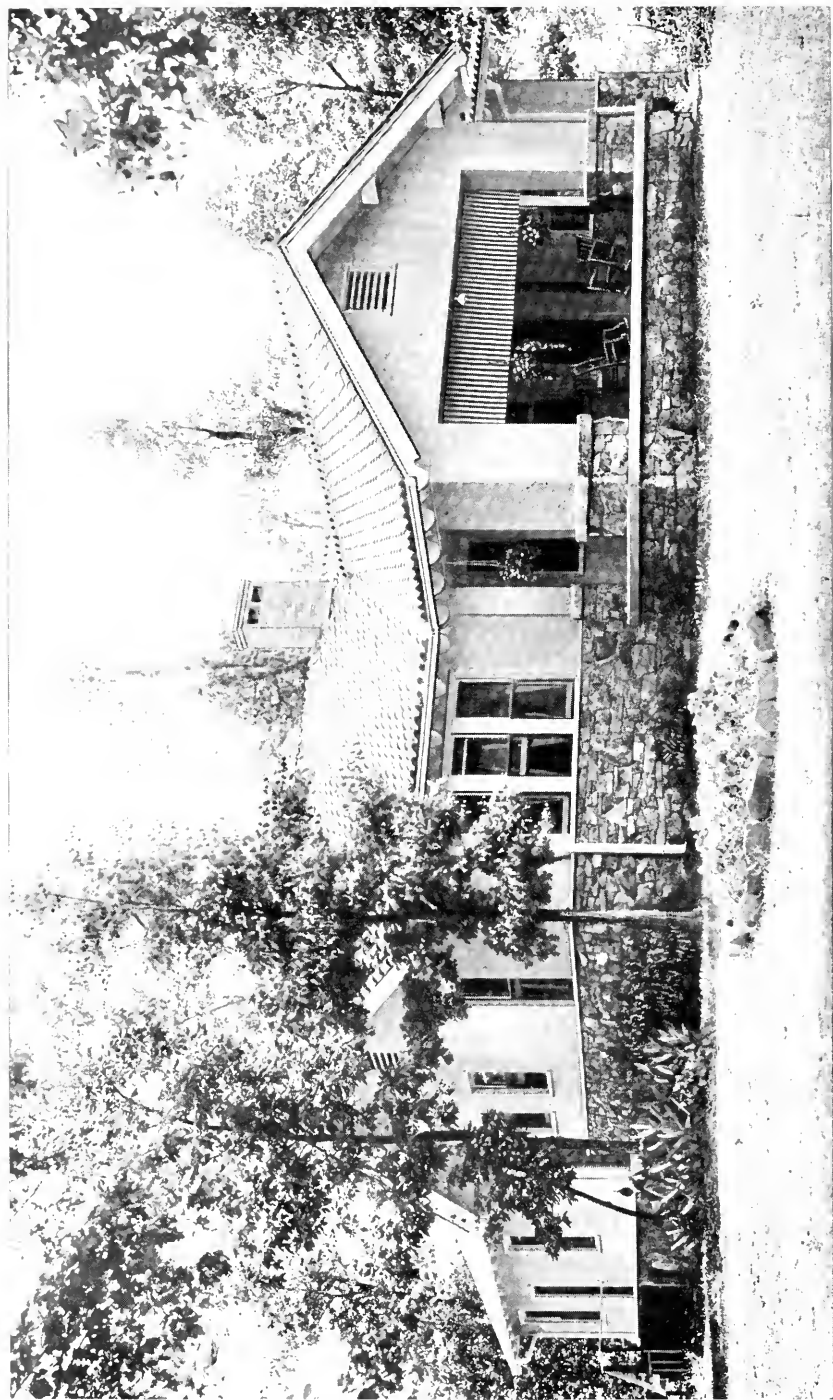
SIGNAL MOUNTAIN INN

mountain, over which the Chattanooga Traction Company operates large steel cars. On this line one can go from the city to Signal Inn in twenty-five minutes, and enjoy the lovely scenery and fine breezes of the mountain. The reader, however, can have but a faint idea of the immense amount of work it required to build the road over this mountain-side. From the city of Chattanooga to the base of the mountain the work was very easy, but it was a great task to build it up the mountain. A large amount of capital was used in the great undertaking, also skilled engineers were required to

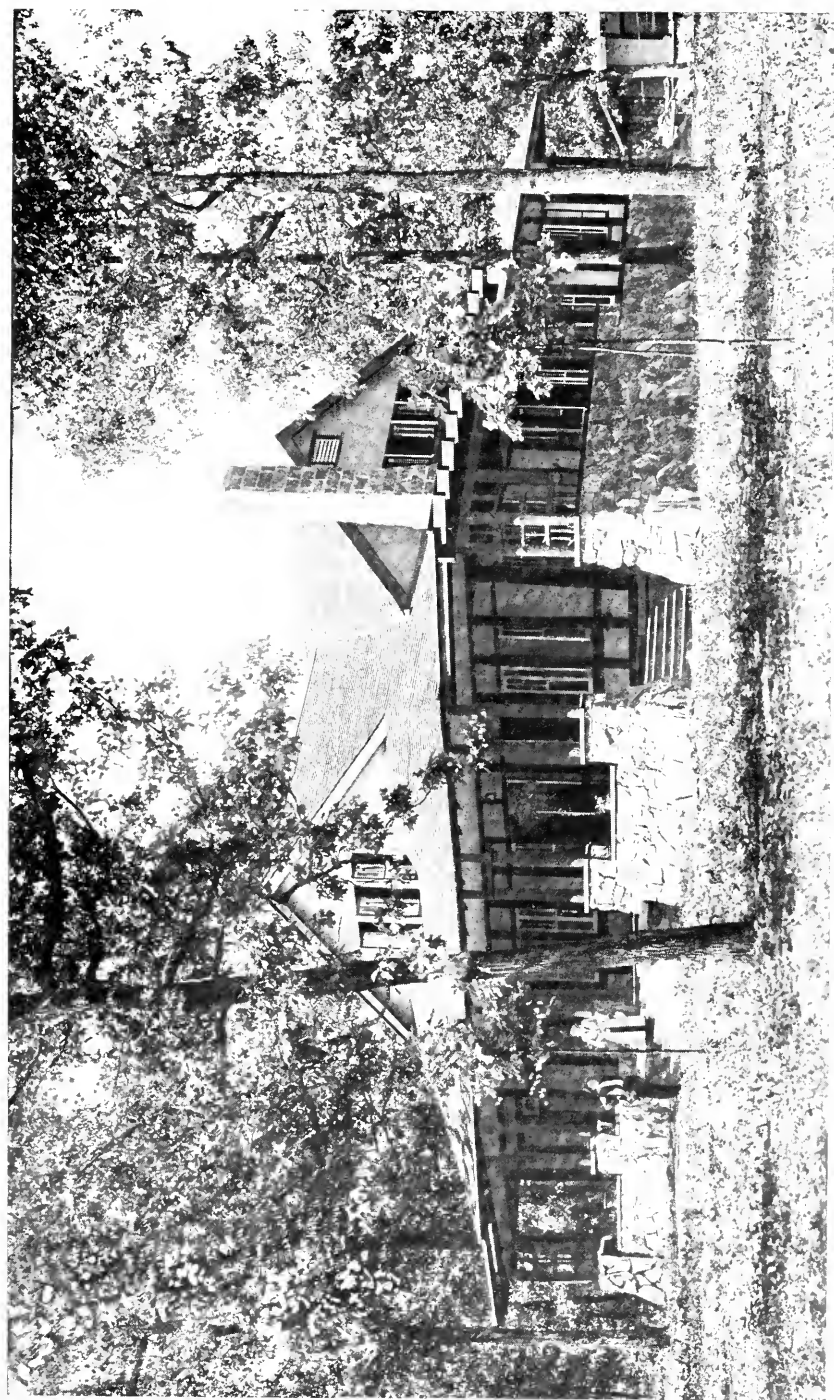
make it the success it is, and it is equal to some of the road building in the Rocky Mountains. Mr. Webster James, son of Mr. C. E. James, was engineer of the road, so to him we owe many thanks and lots of praise. He is a very brilliant young man of sterling qualities and stands high in the estimation of all who know him.

The two enterprises give the people an opportunity to see and enjoy one of nature's most stupendous works in the Cumberland Mountains. The wealth of the Tennessee Mountains, and especially those within reach of Chattanooga, is just beginning to be appreciated. They supply the first requisite to profitable business, and that is health. No section of the United States is more healthful. From the top of Signal Mountain the spectator beholds in almost every direction mountain peaks that vary in altitude from 2,000 to 6,000 feet above the sea level. One hundred miles southeast on a clear day the peaks of the Great Smokies can be seen. No language is eloquent enough to describe the grand picture of nature.





RESIDENCE OF C. E. JAMES, SIGNAL MOUNTAIN.



RESIDENCE OF FOSTER V. BROWN, SIGNAL MOUNTAIN

LOOKOUT MOUNTAIN MUSEUM

Down here in East Tennessee
We have many sights to see,
Old Lookout Mountain is one
Grand as any under the sun;
This you can so truly say,
So stop and see it some day
And you'll see the Museum
Kept by W. E. Hardison.

Many tourists come here,
Just any time of the year
To view our scenery so grand,
They like it and buy our land;
They build pretty houses, too,
We are glad to have this true;
It helps our city to grow,
And they bring their fine autos.

And reach Lookout's top that way,
Then, on a pretty clear day
Into seven states they see,
And near the sky seem to be;
Up the Incline some won't go
For it would frighten them so,
But there is the surface line
To ride on which they won't mind.

So that way anyone can go
To the War Museum show,
Near the gateway to Point Park,
There of war you catch a spark;
Five thousand relics you'll see
Kept by Hardison, W. E.
He will wear a pleasant smile
Treat you in the best of style.

He is jolly, full of fun,
Much for our Mountain he has done,
Many years up there he has been,
To leave us now would be sin;
We know that his heart is true
He is a Rebekah, too,
Nice gavels to "Unity" he gave,
His acts are ever true and brave.

From him souvenirs you'll get
Thousands he's sold, has some yet;
Cheap they are to one and all,
Some are made from trees tall;
In the Museum you'll see
War weapons that used to be,
Over you sorrow they'll cast
For you'll think of the sad past.

Both Blue and Grey there you see,
You are glad war ceased to be,
The swords and coats on the wall
Show that many men did fall
In the battles of the past.

O'er mothers' sadness it cast,
In the four years, day by day,
Their brave sons were laid away.

We hope their souls rest above
In the mansions of love,
But their weapons now are here
To show us they knew no fear;
They died fighting for the right
Went hungry both day and night.
The Museum is a place
That teaches one to erase

From the mind discord and strife
And lead a peaceful life.
Willich's sword is a sad sight;
On Thomas' table you write:
Grant's chair is there today,
Sit in it and do not pay.
A star from Cleburn's coat, see;
And he was brave as could be.

Also Bragg's bucket is there,
Many things for which you'll care,
Too numerous now to tell,
But all show that brave men fell;
So to you I wish to say,
Visit the Museum some day;
Give Mr. Hardison not even a dime
And you will enjoy the time.



WALLACE E. HARDISON

Proprietor of Lookout Mountain Museum, Who Is Keeping Open
House for Veterans.



NEW YORK PEACE MONUMENT

NEW YORK PEACE MONUMENT

This magnificent monument, erected by the Empire State on the summit of Lookout Mountain in Point Park, is of later origin than most of the memorials in the various portions of the Chickamauga and Chattanooga National Park. Its name, the New York State Central Historical Memorial, gives some idea of its nature and purpose, and the name by which it is generally known, that of the New York Peace Monument, is in keeping with the bronze statutes of soldiers of the two armies clasping hands which with the national flag in bronze crown the top of the monument.

It was dedicated November 15, 1910, in the presence of a distinguished assemblage. A special train came from New York, bearing among others the conspicuous figure of the occasion, Major-General Daniel E. Sickles, U. S. A., Chairman of the New York Monuments Commission, distinguished survivor of the Union army of the Civil War, forceful and vigorous despite his more than the scriptural four-score years, and his leg lost on the battlefield of Gettysburg.

The inscriptions are extensive, and embrace much historical matter relating to Union and to Confederate troops. In part they are on the main shaft:

THIS MONUMENT IS ERECTED BY A
GRATEFUL COMMONWEALTH IN COM-
MEMORATION OF THE SERVICES OF THE
OFFICERS AND SOLDIERS OF THE STATE
OF NEW YORK IN THE ELEVENTH AND
TWELFTH CORPS FROM THE ARMY OF
THE POTOMAC WHO TOOK PART IN THE
BATTLES AND MILITARY OPERATIONS
ABOUT CHATTANOOGA, OCT.-NOV., 1863.

and on one of the structures forming part of the base:

"REUNITED—ONE COUNTRY AGAIN AND
ONE COUNTRY FOREVER."

President McKinley, Atlanta, Dec. 15, 1898.

LULA LAKE AND FALLS.

One beautiful third Sunday in May the writer conducted a party of visitors up Lookout Mountain's incline and enjoyed a seven-mile drive to Lula Lake and Falls. The weather was ideal, the scenery along our way was beautiful and everything was fresh and fair. The grass and trees were green,



LULA FALLS

the wild flowers in bloom and the little song birds were happy as they warbled forth their sweet melodies praising the One who made them. All nature seemed in tune with the Infinite.

As we beheld the beautiful falls, I gave a cry of joy as I looked on the wonderful works of God, for I saw how far superior nature is to art. The mighty rush of clear water as it hurried over huge rocks down the mountain-side and dashed into the deep lake below was a lovely sight I will never forget, it almost held me spell-bound. As I drew near the water's edge and washed my hands in the cold stream, in my heart, I was praising God, who is Maker of the Universe.

We wandered further down the mountainside and beheld the waters falling many feet below the lake, making a picture lovely as a dream. Standing there for some time, gazing on the scene, feeling that our Good and all-wise Father had made so many grand things in this world of ours, just for His children to enjoy, this thought presented itself—"What do they give Him in return?", the answer came, "Scarcely anything." He is a merciful Father and ever presents to our view many beautiful objects that please our fancy and imagination, and when we look on His marvelous works we should thank Him, from the depths of our hearts, and ever strive to live right, then when we are called from this world of toil and care we will be prepared to enjoy the pleasures of our home on high.

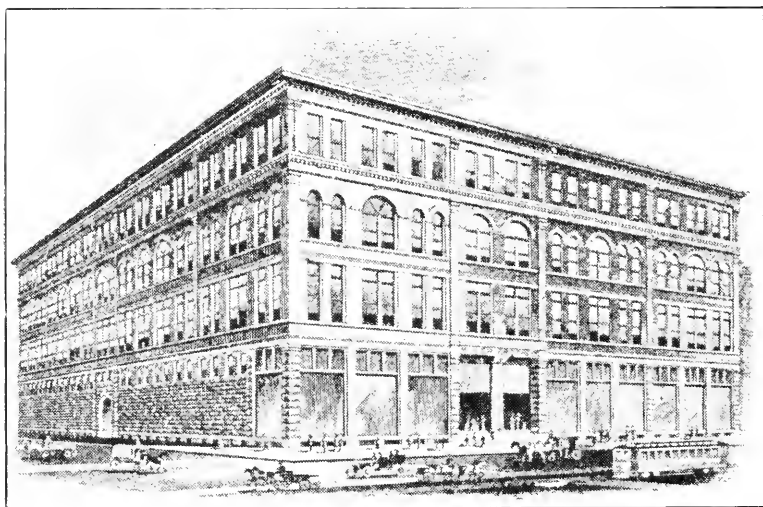
Oh! what possibilities of hope lie in the future, in the golden tropics of the distance, the ripened fruit hangs temptingly, and trees lean over singing streams, the beautiful, the true, the ideal, that is now the burden, as the music of our dreams and our reward await us in a land where the sun is ever blazing, where streets are the embodiment of poetry and enchantment, where castles and towers will never crumble, and where in palace gardens gush the pure fountains of Eternal Youth, and all the horizon forever flames with summer. All this and far more than our fancy can imagine we will some day enjoy if we only trust and obey the One who said—"Follow Me."

Now to all, I wish to say, go some day and see Lula Lake and Falls, then you will also exclaim, "God and nature are far superior to man and art."

Commercial Chattanooga

MILLER BROTHERS COMPANY.

More than thirty years ago, in Bellbuckle, Tennessee, the writer's uncle, known to all the residents as Major "Tom" Rankin, was a leading merchant. He had associated with him, in the retail business, a young, handsome and popular man, whom all in that community called "Gus" Miller, and considered their very own. It was in that Tennessee town that the senior member of the Miller Brothers' Company laid the foundation of the business shrewdness and skill which



has been so effective an aid in placing this company in the foremost ranks of wealth and influence in Chattanooga merchandizing circles.

Mr. G. H. Miller and Mr. Frank Miller, his brother, commenced very modestly in Chattanooga in the year 1889 in a little one-story building, 25 by 90 feet, at number 510 Market Street. They called their business venture "The New York Racket," it progressed towards success so rapidly that it remained in its original restricted quarters but one short year. Their trade grew amazingly, and they moved to 619 Market Street, in the building now occupied by the

Fritts & Weibl drug business. Here their space was greatly increased; the floor area used being 25 by 200 feet and two stories. Here they remained for four hustling years.

More room, more room! was the cry, and in 1894 we find them moving into their present quarters, which were in another year and half still further extended, four stories 50 by 200 feet were vigorously used in establishing and pushing a large and ever-increasing retail and wholesale jobbing business. All these years they shrewdly conducted their business upon a cash basis.

In 1897 they bought the Richardson block, and erected the present building, which was ready for their occupancy in May, 1898.

In 1902 they purchased the lot adjoining, thus adding fifty feet, and the store now possessed 200,000 square feet of floor space under one roof. The Miller Brothers Company is known far and near as the house with the goods and the service. It carries the largest stock of mill ends, remnants and "pound-packages" in the South. Their buyers are kept constantly in the Eastern markets on the lookout for bargains suited to their trade, both retail and wholesale. Some of their buyers are regarded in the East as the cleverest and keenest buyers that come to market.

If there is anything really good being offered, Miller's buyers never allow others to "get there first." It is generally understood that these purchases are offered to the southern trade at the closet possible margin of advance, and the wholesalers in Chattanooga territory, if not themselves very heavy buyers, have come to know that the Miller buyers can do better for them than they can do for themselves. One cogent reason for this is they buy for so many departments. In their commodious building are to be found a general line of dry goods, notions, millinery, women's and men's ready-to-wear goods, furnishings, clothing, shoes, carpets and many other goods too numerous to mention.

The Messrs. Miller are recognized as energetic and fair-dealing gentlemen. Once a customer, always a customer, is one of their watch-words.

They are kind-hearted and ever ready to promote anything for Chattanooga's welfare. Their army of employes

constitute a loyal corps, whose one aim is to aid the firm in becoming more and more completely entrenched in the good-will of their customers.

It is not too much to say that every loyal Chattanooga hopes that the Miller Brothers will never leave this town, until they have to answer the last call.

A certain man recently said, "There never lived a better man than Mr. G. H. Miller!" The writer has known him since she was a little girl, in Bellbuckle, and has watched his career with pride and satisfaction and takes great pleasure here at this time in agreeing with this gentleman's estimate of Mr. Miller.

"LOVEMAN'S STORE."

Forty years of personal commercial genius and initiative find their concrete twentieth century embodiment in the above building.

In the year 1875 Mr. D. B. Loveman, manager of what was then called "The New Orleans Store," earned his first spurs in commercial life and laid the foundation for the standing which is his today in the city of Chattanooga, as well as in the wholesale centers of this country.

The expansion of trade, under his able management, in 1886 necessitated the erection of a three-story and basement building.

This building, on Market Street, stood upon the ground formerly occupied by Centenary Church and which is at present the site of the S. T. & W. A. Dewees grocery business. A disastrous fire in 1891 swept this building away. Mr. Loveman's business again in 1892 demanded more space and a four-story and basement building was erected, for his use, on the corner of Market and Eighth Streets. His trade increased so phenomenally, that more space was demanded and in the short space of five years an additional frontage of twenty-five feet was added and in 1897 Mr. Loveman carried the whole structure up another story, making the present five-story and basement modern business block, which is lovingly referred to by Chattanooga's 90,000 population as "Loveman's Store."

The proprietors proudly echo this phrase, "Loveman's Store," and emphasize the fact that this store is a collection of specialty shops under one roof. Mr. Loveman has long insisted that no one man knows everything, therefore his pride in these separate specialty shops, each under a managing head who knows, in a peculiarly thorough and complete way, his own shop.

There are something like forty of these specialty shops, which are the main feature of this magnificent business.



Among them may be mentioned women's ready-to-wear, men's and boys' ready-to-wear, dress goods, shoes, jewelry, millinery and dressmaking.

The latter under the executive management of the popular Miss Mary M. Thatcher, whose realm is not limited to exceptional taste as a modiste. This fact is abundantly testified to by the fact that her long and capable services as president of the well-conducted and useful Young Women's Christian Association are so well-recognized and highly appreciated that no one else has ever been considered in con-

nection with this most responsible and exceedingly important position.

This store gives employment to many hundreds of the best-bred young people in the community. To which fact may be attributed the uniform courtesy which characterizes the treatment accorded to all who enter "Loveman's Store."

Mr. D. B. Loveman, who founded this great business, is a genial, whole-souled gentleman, whose friends are numbered by his acquaintances. He has all of these forty years lived as neighbor, helper and friend, beside Chattanooga's beloved pastor, Reverend J. W. Bachman, whose biography appears elsewhere in this volume. The long friendly association of these two broad-minded men has occasioned many to refer to them as "David and Johnathan."

The active new blood in this firm is Mr. Bernard Loveman, of whom it need only be said that he is the worthy son of the head of this house. Both are leaders in the best social life of the city, and are known to every citizen of Chattanooga.

LIVE AND LET LIVE DRUG COMPANY.

The shibboleth, "Live and Let Live," strikes the beholder who sees it appropriated to a business for the first time as extremely clever. It has long been the synonym of a fair price to both the dealer and the patron. The words carry with them the suggestion of a bargain, a dicker, a trade. Something being offered for sale for which a reasonable price is being asked. A price that will insure those who purvey, that living which all honest service is entitled to, as well as a legitimate return to the patron, the man who is in the market for a certain commodity upon fair and righteous terms.

Now, the business house which dares to place upon its outer walls such a demand for strict scrutiny must have either unscrupulous bravado or they must be watchful at every turn to justify this bold claim. This well-known drug house has the latter in most unstinted measure. No opportunity to buy advantageously ever escapes these people. They get "inside prices" and they give "inside prices." They con-

HISTORIC CITY :—: CHATTANOOGA

centrate their buying. And all their shrewd deals benefit their customers.



CHARLES E. BRADISH, Ph. G.

Their various departments are headed by experts. Take the prescription department. At this counter you will receive expert attention from one or the other of the follow-

ing registered prescription druggists: Charles E. Bradish, Ph. C.; Edward Howard, C. H. Jouett, Ph. G.; M. L. King, Ph. G.; L. C. Ellis, Ph. G.; C. M. Harper, Ph. G., any one of these gentlemen is equally capable of filling your prescription with the utmost accuracy and care.

Aside from this splendidly manned prescription department, many lines of quality merchandise not generally carried in the ordinary drug store are found here. Among these lines, we note, imported and domestic cigars, fine box candy, Kodaks and films, magazines and souvenir cards, and fancy toilette goods, in an endless variety.

Live & Let Live Drug Co. is the home of the Rexall Remedies, and has the reputation of being Tennessee's greatest drug store. Gives special attention to mail orders.

This extensive business under the general management of Mr. Charles E. Bradish, Ph. G., who is a genial, affable man of excellent address and much experience, the "Live and Let Live Drug Company" enjoys the confidence of the public.

MORRISONS, PHARMACISTS.

In the year 1914 this firm made its bow to the public of Chattanooga and the surrounding country with a complete and well-selected line of up-to-date drugs and the usual allied toilette and fancy goods.

While upon that date the present store was opened, it was in no sense, a new venture for the proprietors. For many, many years the Morrisons had been popular and efficient drug men, with an extremely numerous following, at the old-time drug house of the Live and Let Live Drug Company.

Their wide acquaintance in the community has been a powerful element in the exceptional trade which their one year in business has given them. They celebrated their "First Anniversary" on Monday, October 4th, and the throngs of old and new friends and customers who were seen coming and going throughout the afternoon and evening, testified to the fact that even one year of unvarying courtesy and consideration bestowed upon the public pays.

Their merited success is a great satisfaction to the Chattanooga business world. There is no one thing which so marks the real big man as his unqualified pleasure in the achievements of his worthy neighbor. This firm has enlisted in its interest the friendly interest of all business men in the community.

They are located where Eighth and Cherry make a corner and this location has given rise, in some one's mind, of the exceedingly clever and catchy phrase which they have adopted as their own, in a characteristically appreciative way. This phrase, by which these people like to have their place referred to is—"Just a Whisper From Market Street."

Their soda department may be found crowded with the most exclusive and high-class young people in the city. That would be an extremely interesting record, should one ever be kept, of the innumerable social appointments made to meet friends at this most hospitable and central place.

The uniform courtesy extended to all those so using this store is very much to the credit of the proprietors.

A recent visitor from Chicago, an observing person, said to the writer one day this fall, "Do you know that Morrison Drug Store over here where we all leave our packages (she was visiting in the country) seems to me a great institution. There, more than in any other place which I have noticed since I've been in Chattanooga, the attendants justify the reputation that the South holds for good manners!"

Now, that was "some boost" for Morrisons, particularly, as it was given wholly without solicitation. So much of courtesy in business is so often taken for granted, particularly in the South, that this observation, from a tourist, was mighty good to be hearing. It goes without the saying that the Chattanooga to whom the remark was addressed was delighted that this firm was, in a way, coming into its own.

It is in this way that the remarkably extended following of the Morrisons has been built up, in their short business career.

Long may they live and prosper!

JO ANDERSON

An altogether unique character in the business and social life of this virile city, none stands out with more vividness, than does that of Jo Anderson, the "Live Druggist," as he calls himself.

Many jokes are narrated at his expense, some of them true, others less so, but each has the merit of adding to the sum of human joy, and in that respect they echo the character of the man. With all of his peculiarities, original-



JO ANDERSON

ities and idiosyncracies, of this unusual and highly organized man, we must admit that he is absolutely honest in every business transaction.

His clerks, his friends and the general public have implicit confidence in him as a business man. He would no more tolerate adulteration or substitution in his drug store than he would actual stealing.

His word, in the business world, will go as far as all the signatures he could write in a week. He absolutely promises no one thing which he can not and will not do

and that's why his success in business has been so phenomenal.

In 1892 he opened a little drug store with only three small show-cases and a handful of drugs, so to speak. And the steady growth of his business speaks for itself. Today he occupies the handsomest retail drug store in the city of Chattanooga, on the most central and prominent corner, in the very heart of the business section. "Jo Anderson" and "Drugs" are synonymous. You can not think of one without thinking of the other.

His friends are legion. No man ever had more or more loyal friends. He loves for his few enemies to display their dislike for him, for he says that in that way the world can know them, and that they are not his associates, are not, as he would and does, graphically express, "his kind of cattle."

Personally genial, his most marked characteristics are his love for his children, to whom he is even more devoted than the usual fond father, and his love for horses and all animals.

Coupled with these charming characteristics we find that his appreciation of nature and its allurements have led him to select for the erection of an almost palatial residence, the most beautiful spot on the Walden's Ridge brow. From this place the whole valley is spread out like an amphitheater, no extravaganza of the scenic artist has ever transcended the marvelous beauty of this place. People in Chattanooga have said that this exquisite point should have been reserved for a hotel, so that the tourists who visit Chattanooga might feel privileged to gaze and enjoy the marvelous view. The writer, however, knowing Jo Anderson and his big heart, feels assured that he will always hold it as a "charge to keep," and that he will unselfishly permit any traveler or local enthusiast to enjoy it, untrammelled by his proprietaryship. That sort of attitude would be characteristic of this man.

TERRELL-HEDGES CO. "THE LIVE WIRES"

This company is the second oldest firm in the city. They are located at 607 Market Street, where, under the firm

name of the Terrell-Hedges Electrical Supply Company, they conduct an enormous business in electrical fixtures, supplies, portables and appliances throughout the South. Operating in eight Southern states. They do practically the entire electrical business of Chattanooga.

They exhibit the most up-to-date and beautiful line of electrical goods of all kinds. They employ only the highest grade and most capable workmen that money will secure.

They have done some of the largest electrical installations in the South. For a fair and square deal no one need be afraid to trust this firm.

Mr. Fred H. Cantrell, owner and manager of this company, is a popular business man, where he commands respect.

His social standing is also of the best. He is courteous, intelligent, energetic, untiring and extremely ambitious.

His generosity is proverbial, he contributes largely to every Chattanooga enterprise. He's a pusher and a booster, right. Watch him! He is sure to continue to advance.

In personal appearance Mr. Fred Cantrell is a commandingly handsome man, and this is greatly in his favor, his appearance engages your good will before he presents his business plan to you. Well-dressed, prosperous and happy, he carries with him that air of prosperity and success that has the battle half won e'er 'tis begun.

Everyone who has a speaking acquaintance with "Fred" Cantrell, has a personal friend. Therein lies the secret of his unusual success. The writer, being personally acquainted with Mr. Cantrell, commends him as one of the city's most reliable men.

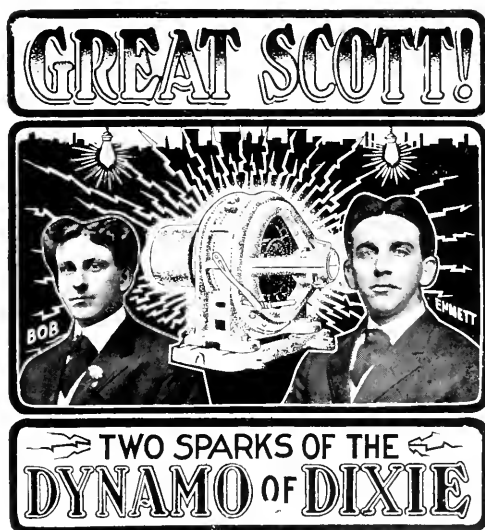
SCOTT BROTHERS ELECTRICAL COMPANY.

This Damon and Pythias pair of brothers, are of one mind in their business and personal relations, and to an ordinary observer, it is suggested that this noticeable harmony between the brothers has a subtle influence on their business and brings all the orders they undertake into an absolutely perfect balance.

No stranger can pass their attractive place at 115 West Seventh Street without having his attention challenged by

their brilliant electric sign, which bears the legend "Great Scott," and before one knows it he is echoing this phrase, and then, involuntarily, there follows the smile that we each of us contribute, when we find ourselves doing the very thing that the clever fellow who devised the sign intended that we should do and again, with a broad grin, we say, "Great Scott!"

The window display of up-to-date goods is always in itself a reward for the moment's inspection which its attractiveness commands.



These young men have been in business in the electric line for twelve years and know it, as the saying goes, "from knuckle to thumb." They carry a complete line of fixtures and can supply anything in the line of electricity. They have wired and equipped some of the largest buildings in the city.

Also, have equipped a number of manufacturing houses with the latest electric appliances.

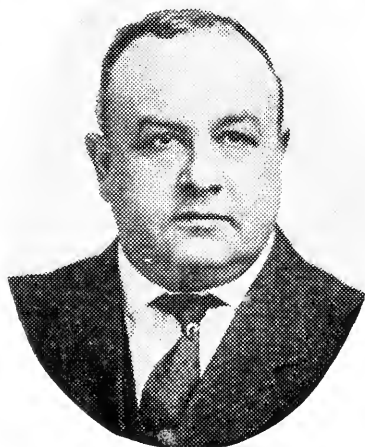
Their activities are not confined to Chattanooga or Hamilton County, as they take orders and fill them with the utmost exactness, all over the South.

GOTTSCHALK FURNITURE COMPANY.

Located at 732 Market Street, Chattanooga, Tennessee,
you will find the leading furniture company.



JAMES GOTTSCHALK (Deceased) L. B. WERTHEIMER



HENRY ROSE

In 1878 Mr. James Gottschalk started in the furniture business with a small capital, his business increased each

year, as he was a very shrewd gentleman and handled good furniture and bedding only.

In 1883 Mr. Henry Rose entered the company, and all who know him are aware of the fact that he is one of our city's best business men. In 1894 Mr. L. B. Wertheimer entered the company and was a gentleman of fine business qualities. Each year the company grew stronger and many of the most wealthy families of Chattanooga are proud of the handsome furniture purchased from Gottschalk company.

On December 2, 1898, Mr. Gottschalk died and on October 20, 1914, Mr. Wertheimer died. Mrs. Gottschalk and Mrs. Wertheimer are still connected with the company. Today the Gottschalk Furniture Company is the largest exclusive furniture house south of the Ohio River, they make furniture and bedding a specialty, their salesmen are all fine young men of sterling qualities and so courteous and kind to all who go there to purchase their lovely furniture.

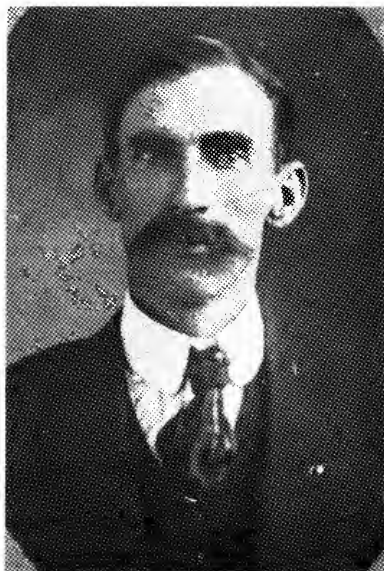
May the company remain with us is our true wish. The writer, with many others, can highly recommend their furniture to be as good as can be made anywhere in America. They get the best, going constantly to the markets, and keeping up to the very latest and best.

Mr. Henry Rose is recognized in these markets as the best posted furniture man in the South, and his expert advice is often sought by those who desire to be exactly right in the selection of their furnishings.

His taste and judgment were notably brought into requisition in the furnishing of the Hotel Patten. Through his advice the committee having in charge this important expenditure of money, were enabled to effect a saving of several thousand dollars, and assemble a series of the most beautifully and tastefully furnished rooms to be found anywhere in this country. While this firm consider their reputation established, they continue to spare no effort in serving the public in their particular line. Mr. Rose permits no backward step, every element which makes for success being pushed in the most energetic manner all the time.

Mr. Henry Rose stands always for education and refinement in all matters touching civic life. His beautiful young

daughters are being given the advantages of the best schools in this land, and are to his great joy, being a credit to him and his fine wife, as well as to the preparatory schools of Chattanooga, which fitted them to thus shine in advanced education.



G. W. BURCHFIELD

CHATTANOOGA'S LEADING PIANO STORE.

In this article I wish to show how a young man with ambition and energy can climb from a poor working boy to be manager of our city's leading piano house.

Mr. G. W. Burchfield was born in Bradley County, nine miles south of Cleveland, Tennessee. He was in school ninety days altogether; worked one summer for \$4.00 per month, when only 14 years old; afterwards drove oxen hauling saw logs at \$0.25 per day; then, step by step, taking anything that he could get that was honorable work and doing it the very best he could he reached his present position. He is now handling the entire business of the Templeman Piano Company, and, like everything else, he is doing it well, as everyone will say who has had dealings with them.

Under Mr. Burchfield's management the Templeman Piano Company has grown until it has reached the magnitude of near \$200,000.

No other piano people in Chattanooga own their business. Mr. Burchfield has seen nineteen piano stores close since he has been here. If you are in the market for a musical instrument call and see our Mr. Burchfield. He will be glad to talk with you, whether you buy an instrument from him or not.

Mr. Burchfield is Secretary and Business Manager of the Templeman Piano Company and has been for years. He is a hard-working, energetic business man.

Quite recently the Templeman Piano Company discontinued all agents and Mr. Burchfield sells or superintends the sale of each piano at their store, 723 Market Street. This is a great satisfaction to everyone interested in the purchase of a piano or player-piano to know that when they go to the Templeman Piano Company they will be waited on, not only by a man who knows the business and knows the best instruments to buy, but by a man who has their best interests as well as the interests of his company at heart. He will naturally do his best for the customer, as he knows the worth of their future influence. Yes, he always gives satisfaction, this any one who knows him can truly say.

S. T. & W. A. DEWEES GROCERY COMPANY.

This firm of fashionable purveyors to the gastronomic taste of Chattanooga, is made up of the three popular Dewees gentlemen, Mr. S. T. Dewees, Mr. W. A. Dewees and Mr. W. A. Dewees, Jr.

The very best and choicest of viands can be found at their store, where they have been doing business for fourteen years.

Their corps of salesmen and their equipment in every respect is the most modern and sanitary that can be had.

Courtesy greets you when you enter and give your order, and follows you to your home, in one or the other of twenty-one delivery wagons or one of their two enormous trucks.

each operated by an emplye who is under orders to "be polite to the ladies, though the Heavens fall."

It does not make any difference where you live, you can have those "delicious eats" delivered at your door, whether it is on Signal Mountain, Lookout Mountain, Missionary Ridge, Ridgedale, East Lake, East Chattanooga or any other old where.

This firm employs 45 people, whose one duty is to "Please at any cost." They are leaders in carrying out the behests of the health departments of both state and city. Their weights and measures have been approved and in this store you get your money's worth every time. Come once, you'll come again! Always welcome at Dewees'.

If it's to be had anywhere, you'll find it at Dewees'. Ask the first-class Chattanooga housekeeper, that's what she'll tell you!

WOOLFORD COAL & GROCERY CO.

Highland Park is a part of the City of Chattanooga that has its own social, religious and commercial life, separate and distinct from its big sister. Many of the representative business men and their families live in this delightful part of the city, located at the foot of Missionary Ridge. Artistic homes abound in this region and some of the most typically Southern entertaining is done here.

Tables distinguished for delicious and choice viands characterize Highland Park. The grocery house which furnishes this section of the city with the best and most reliable goods is conducted under the name of the Woolford Coal and Grocery Company.

Mr. F. Rees Woolford, a native of the Eastern shore of Maryland, came to Chattanooga in 1890, just after the boom. He started in the grocery business in Highland Park. He soon set a pace in service which made the down-town grocers take notice. He soon became and continues to be prominent in grocery association circles, also as President of the Retail Grocers and General Merchants Association of Tennessee. He founded the Woolford Grocery Company and the Woolford Coal Company. He is now, personally, devoting his entire time to the coal business.

One innovation of his is the putting up of charcoal in ten cent sacks and supplying the consumers through the retail grocers. Being thoroughly progressive, he is often called upon to address meetings, in which broad views are being presented in the line of the best interests of the city.

Socially Mr. Woolford and his accomplished wife, formerly Miss Lena Abell, are of the very highest standing. They have an interesting little family of two sons and one daughter. Their beautiful home on Missionary Ridge is a fine expression of the good taste and home-loving qualities of these good Chattanoogaans.



ALBIN HAJOS

CHATTANOOGA PHOTOGRAPHERS.

The photographers of Chattanooga, who out-rank all of the others in the matter of seniority are A. W. Judd, who has his place on Market Street, and Albin Hajos. Mr. Judd came to Chattanooga in 1877 and has long held high rank as an artist in his line.

Mr. Albin Hajos came to the city twenty-six years ago, was in the banking business until 1893, and had a most extended experience in successful photography for several

years. His scientific and exact work has placed him, at this time, in practical control of the X-Ray business of the entire city. He is the official radiographer for the West-Ellis Hospital and the Newell Sanitarium and does all the office work in this line for all the physicians in the city.

Among other excellent and successful men in this line, may be mentioned Messrs. Watts, Stoner, H. W. Granert and Will H. Stokes, the commercial photographer, who specializes in making artistic photographs of the beautiful scenery in and about Chattanooga. Each of these gentlemen has a loyal following among the highest class Chattanoogaans.

CHATTANOOGA'S GREATEST JEWELRY STORE. EDWARDS AND LEBRON.

There is one place on Market Street which no visitor being shown the "sights" by fond Chattanoogaans is ever allowed to miss, and that is the store of Edwards and LeBron.

Their show windows at all times are the most exquisite in the city and upon special occasions the cleverness with which their stock of beautiful and useful goods is presented excites the wondering admiration of their opponents in business, as well as their many warm friends.

While these gentlemen are both wise and experienced enough to employ the highest-grade people in their business and in their line, that, of course, means taste and appreciation of the artistic values in the up-to-date goods here shown, that alone would not be able to secure the originality that has come to be expected of this house.

It may be accounted for, however, when it is taken into consideration that both these gentlemen, Mr. Edwards and Mr. LeBron, are experienced jewelers themselves, having, as it were, grown up with the business. Each has served an apprenticeship in the watchmaking and jewelry repairing departments and have spent much time as actual manufacturers.

Each has been a salesman and each a manager. Either is capable of doing, personally, any part of the work done in the entire store. But the real explanation of their excellence and success, is not this extensive experience, which

each of these gentlemen possesses in such marked degree, as well as the knowledge that comes with it, but it lies in the further potent fact, that each is gifted with that essential, in a jeweler, the subtle gift of artistic temperament. Go to either of these men with your personal problems of suitable and unique gift-giving; place the whole problem in their hands, and you will be rewarded with the greatest elegance and the most exquisite selection which your price can command. This, too, whether the gift should be one in celebration of a christening or a wedding or any of the intervening events, which appeals to the affectionate, as suitable and proper times to be marked by the presentation of gifts.

Chattanooga and Chattanooga visitors need have no hesitation in entrusting to these gentlemen any original order for artistic gift or trophy. They will be able to meet any requirement in their line with consummate taste and skill.

In their china shop may be found the choicest and best-selected stock of exquisite makes of china that the modern market can boast. A table set forth with china selected at Edwards & LeBron's will be second to none to be found anywhere in the world.

This is not merely a place for selling and buying, this store is, more than any other spot in the city of Chattanooga, an art center.

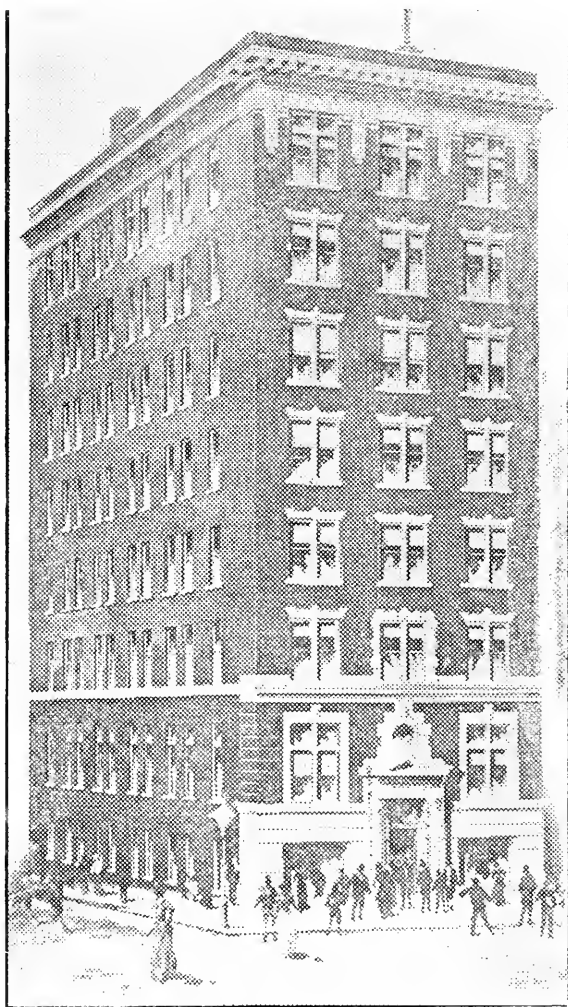
And be it remarked the whole atmosphere of this store is permeated by the same refined courtesy and charm which marks their entire output as distinctly belonging, in a peculiar way, to the "upper crust."

THE CHATTANOOGA NEWS.

The Chattanooga News is distinctively a home paper. It is published every afternoon and since its establishment, in 1888, it has never missed a single issue. And during all these twenty-seven years it has, at times of exceeding political or business strain issued many "extras," bringing to the population of Chattanooga the latest telegraphic news, in as prompt time as the great metropolitan papers. No cost

or trouble has been spared at such times to give to the people the very best and most reliable information.

The News, as it is familiarly called, was established in



NEWS BUILDING

1888 by Mr. J. B. Pound and conducted by him until the year 1909, when on the first day of January it was sold to Messrs. G. F. Milton, W. C. Johnson and C. B. Johnson.

Mr. C. B. Johnson disposed of his interest and is now devoting his time to the Knoxville Sentinel.

Mr. G. F. Milton, the President of the company, is a member of an old and distinguished Georgia family. He was born in Chattanooga and raised in this city. He has spent the twenty years of his business life in the newspaper business. He was, before purchasing *The News*, the owner of the Knoxville Sentinel.

He removed from Knoxville to Chattanooga immediately after he purchased the *News*, and has resided here permanently since 1909. His family is known as possessed in a peculiar degree of literary ability. They are foremost in every good work.

Mr. W. C. Johnson, who is vice-president and manager of the paper, has been with it for ten years in the same capacity.

He having been associated with Mr. J. B. Pound in his various newspaper enterprises for fourteen years prior to forming his connection with the *News*. Next year, he will have the distinction of celebrating his twenty-fifth year of continuous service in the newspaper business.

A number of the other employes of the *News* have been with the paper for fifteen or twenty years. Among these is Mrs. D. D. Allen, who entered its service when she was a young girl. She has risen to the position of Advertising Manager, a position of great responsibility. The advertising columns of the *News* have a national reputation for excellence and trade-pulling strength, and much of its standing in this direction may be attributed to the untiring devotion to the highest business ethics of this capable and talented lady, who has been known to the writer since childhood.

The merchants of Chattanooga look upon the *News* as being a profitable advertising medium, and are using its columns most liberally.

The policy of the *News* is absolute CLEANLINESS in every line. It makes the proud boast that it carries no whiskey, beer, or objectionable medical advertisements. It devotes special attention to the upbuilding of the Chattanooga territory. It has promoted all movements for the good of Chattanooga, and has, at all times, been foremost in advocating clean

government. Some of its leaders on these questions, having been widely copied by the metropolitan press, and in themselves, reflected the highest credit on Chattanooga. Its fearlessness is no less evident on national questions than it is on local issues.

Another feature that shows its recognition of the thought of the times is the fact that it opens its columns to many articles of interest to women. Indeed, it may well be said of the News that it prints everything that is worth printing.

It makes use of the full Associated Press reports, in addition to the special services of the Newspaper Enterprise Association. The News has special correspondents in the large cities, and in the towns in the Chattanooga territory.

The paper has a substantial circulation among the best class of people in Chattanooga and its suburbs. This circulation predominates largely among the wage-earners, in the factory and wholesale districts, in which the men do not have the time, in the morning, to spend with a morning paper, and the fact that the News, in giving today's news, always presents, the night before, exactly what, generally, appears in a morning paper places these readers abreast with the current events, exactly as the man is placed, who can give of his time earlier in the day.

Chattanooga and Chattanooga's interests are never lost sight of by this most enterprising and wide-awake paper.





HON. THEODORE GILES MONTAGUE, Deceased

Distinguished Chattanooga Citizens

THEODORE GILES MONTAGUE.

Theodore Giles Montague was born in Chester, Meigs County, Ohio, December 8th, 1836. He was the son of Theodore Langdon and Catherine (Stivers) Montague, both of whom were pioneers in the Ohio Valley, the latter from New York State, and the former from Massachusetts. Theodore Langdon Montague began the practice of law in 1825. After his death in 1880, his widow joined those of her children who had made their homes in Chattanooga. Six children eventually came to be residents of Chattanooga—Mrs. Wm. H. Lasley, Mr. Theodore Giles Montague, Mrs. Wm. S. Marshall, Mr. Langdon E. Montague, Mr. Dwight P. Montague and Miss Clara Montague.

Mr. T. G. Montague spent his boyhood in Chester and Middleport, Ohio, attending the Pomeroy (Ohio) Academy. He was bookkeeper in a store and in the Coal and Salt Company, and teller in the Bank of Daniel and Rathburn. In 1863 he enlisted in the 140th Ohio, serving as First Lieutenant and Adjutant. At the close of the war, Mr. W. P. Rathburn and Mr. Montague were looking about for a favorable situation for a bank and decided on Chattanooga as the most promising location. They established the First National Bank, Mr. Rathburn becoming the President and Mr. Montague the Cashier, which positions they held until the death of Mr. Rathburn in 1884, when Mr. Montague succeeded to the Presidency. He was the first President of the Tennessee Bankers' Association. In 1905 after forty years of identification with the Bank Mr. Montague concluded to retire and take up his private interests.

Mr. Montague took the warmest interest in the growth of Chattanooga and fostered its struggling industries. Many substantial successes are due to the establishment of credit on sound banking principles. By his unusual insight into character he was enabled to afford men of high moral responsibility the opportunity of developing small resources.

Mr. Montague was director and stockholder, in the early days, in many of the growing industries of Chattanooga—the

Roane Iron Company, the Lookout Water Company, the Chattanooga Gas Company, the Forest Hills Cemetery and in fact nearly every company that has helped Chattanooga. He especially assisted in the development of suburban properties. Not inclined to take an active part in politics, he was always ready to give his influence and vote to the best men. In the support of churches and philanthropic institutions he took a ready part. He was an Elder in the Second Presbyterian Church for many years.

He died after a few days' illness on September 2nd, 1910. He is survived by his widow, who was formerly Miss Mary Thayer, of Boston, and four children, Lucy Wales Montague, Norton Thayer Montague, Theodore Langdon Montague and Mrs. Geo. M. Guild.

CHARLES E. JAMES.

(Taken from the Chattanooga Times.)

General of industry in Chattanooga. His pluck and genius in the promotion of local enterprises girded the city with the Belt Railway, negotiated valley, ridge and mountain hereabouts with freight and passenger cars; introduced a new sky-line in the city; opened mines of mineral wealth at our doors; blazed a trail through the wilderness of Walden's Ridge and crowned the summit with inviting hotel and homes for the wayfarers. He supplied Chattanooga her first real water-works and the first gas plant and gave the city the first public park. He has been the righthand of almost every important industrial development, and for nine years has kept vigilant watch over Hale's bar, which work his indomitable spirit conceived in partnership with that of the lamented J. C. Guild. And with it all, he is only well started. He has two or three bridges yet to build across the Tennessee River; is going to dispose of 50,000 horsepower to various new enterprises which he will locate in Chattanooga; will shortly build a twin to the James Building; double-track the Signal Mountain Railway, extend the automobile boulevard to Louisville and arrange for suburban trains to every community within 100 miles of Chattanooga. For public and private en-

terprise he has been supplying the motive power for half a century. Chattanooga's universal wish is that he will endure forever.



HON. C. E. JAMES

OUR CITY'S BENEFACTOR

C. E. James has won great renown
By doing so much for our town,
He has done far more for our good
Than any other man really would.
Our city was small when he came,
But has grown, and don't look the same

As it did in the days gone by;
So his name and fame will ne'er die.

We know that he has a good heart,
For of his wealth he gives a part
To each cause, when it's needed most;
Thus, of his kindness we can boast.
Oh, with us may he long stay,
To help us with wisdom each day.
A man of few words, but lots of thought;
Idle he never yet has been caught.

Years ago, up Old Lookout's side
He started a road on which to ride.
'Twas to the city a blessing,
And help to the mountain did bring.
By taking people to Lookout Inn.
Fire's taking the Inn seem a sin.
May some one build another one,
Good as any under the sun.

For years C. E. has had a friend
Who's proved a providential send.
His name there's no need to tell,
All in our city know him well;
But a stranger might not know this,
So his name is Franklin Harris.
He always knows what to do;
Is a gentleman through and through.

When James first gave the C. S. road,
Others bore part of the load.
He does much for our town each year.
The lock and dam, that is near here,
Its starting point to him we trace.
It is a great help to our place,
And millions of dollars will bring;
So, of Charlie's wisdom we sing.

His mind works from morn till night.
He always gives the needed light,
And sees things as they really are;
Was the only man, near or far,
Who would so bravely his thoughts speak
On the question of Chatta's Creek.
His voice for us he then did lend;
And proved himself our city's friend.

The Belt Road he gave, long ago;
Much help it's been to us, we know.
Since then our suburbs have grown fast.
O'er them his magic wand was cast.
Part of East Lake, to us, he gave,
And for a park, we now, it save.
He also gave his Building high;
It towers towards the blue sky.

The road to Walden's Ridge, you see,
Was first advised by Mr. C. E.
There it speeds, great and grand;

There is none like it in this land,
 A monument there with his name
 Will show he's climbed the ladder Fame;
 And placed there, an honor so bright,
 May it ever keep his heart light.

There came from C. E.'s mind, all say,
 The thought of the "Dixie Highway";
 From Chicago to the Southland
 There will spin many a gay band;
 Spending good money, 'tis true,
 Banishing everything that's blue.
 Many years the Highway will last,
 Ill will 'tween North and South is past!

We thank C. E. for all he has done;
 Earthly laurels he's justly won,
 Oh, may he live many years more,
 The rough places to help us o'er.
 And when from us he goes away
 May he rest in Heaven, we pray,
 And enjoy the beauties up there,
 Bright stars in his crown, ever wear.

—By Mrs. S. M. Webster.

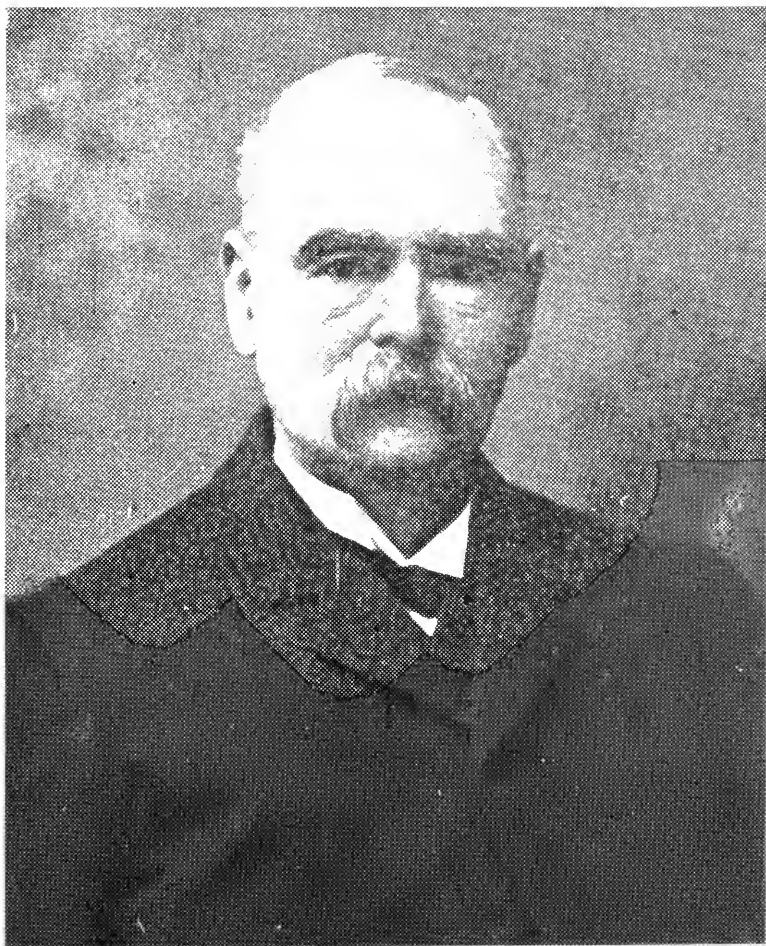
IN MEMORIAM.

Thomas Webster was born June 27th, 1818, at Weather Oak Hill, a small village ten miles from Birmingham-Worcestershire, England, and departed this life October the 25th, 1908, at his home on McCallie Avenue, Chattanooga, Tennessee, age 90 years, 3 months and 27 days.

In 1827, while quite a small boy, his father took him to see the new steam locomotive engine, built by George Stephenson, which at that time was one of the greatest mechanical wonders of the age. Looking upon the crude locomotive and seeing it work inspired in the small boy an ambition to become a machinist and an engineer. After leaving college, he came to New York, in 1837, later he moved to Philadelphia and was employed by the Eastman-Harrison Company, who had a contract for a large order of machinery for the Russian Government. He subsequently went to the Baldwin Locomotive Works, and while with that company was sent out to deliver engines through the growing Western territory.

While in Philadelphia in 1844, he married Miss Kate Rhodes and enjoyed her true love and faithful companionship for sixty-four years. Until the day of his death she was ever near him to administer to his wants and add to his comfort and happiness.

After his marriage, in the latter part of 1845, he delivered several locomotives in Cincinnati. He became master mechanic of the Lexington & Franklin Railroad and was located



THOMAS WEBSTER, Deceased

at Lexington, Ky. He later went to the Little Miami Road, and was foreman of the Harkness & Sons Locomotive Works in Cincinnati, then went to the Nashville and Chattanooga Railroad, of which he was master mechanic for seven years. While with this road he became attracted to the city of

Chattanooga, which was very small at that time, but he was confident that it would grow, so in 1857 he moved his family to this city, and during the year, in connection with R. D. Mann, of Atlanta, Ga., he bought a foundry and went actively into the business of supplying machinery plants throughout the South, then just beginning to feel its first industrial impulse.

At the outbreak of the war he joined with Maj. D. R. Rains and planned and built a powder mill at Augusta, Ga., for supplying ammunition for the Confederate Army. He was connected with the operation of that plant until the war closed, returning to Chattanooga in 1865. He immediately resumed work with his own foundry and machine shop, but in 1866 suffered the entire loss of his plant through an incendiary fire. He persisted, however, rebuilt the foundry and shop and operated them successfully until 1874. Acting as chief mechanical engineer he built the English Company's shops at South Pittsburg, and made all the works for the two furnaces erected at that place.

Later he superintended the construction and installation of the engines and machinery for the three first furnaces built in Birmingham, Ala. Returning from Birmingham, he became the prime mover for the initial water plant built in the City of Chattanooga by the old Hazelhurst Company. In fact, it can be truly said of him that there were few iron or mechanical industries undertaken in this section with which Mr. Webster was not connected in an active or advisory capacity up to 1890.

He was a Mason in active and good standing the greater part of his life, and was one of the charter members of Hamilton Chapter, Royal Arch Masons, of this city. He was at various times Worshipful Master of Chattanooga Lodge, and was one of the most faithful and earnest supporters of the Order.

He was a life-time member of the First Presbyterian Church, and for many years a faithful contributor to the Church of which Dr. J. W. Bachman is now Pastor. Mr. Webster was a man of singularly pure and correct habits, devout in his mode of thought, and a great lover of the right way. He

was an honest, cheerful man, a true husband, a kind, helpful father, and a good citizen. For years his greatest delight was in the growth of the Church and the expansion and prosperity of the City of Chattanooga. He was the oldest officer of the First Presbyterian Church. He enjoyed robust health and continued actively in business up to five years before his death. Only two years of the five years he was feeble and incapacitated for any kind of physical activity, and was confined to his home and bed only three months. When his physician, Dr. Berlin, told him that he could not live long, his response was, "All right, I am ready to go at any time." His mental powers were remarkably strong and clear, and he was fully conscious and his mind was wonderfully alert up to within a very short time of his death.

Of his immediate family he is survived by his six children, Mrs. C. E. James, Mrs. G. W. Davenport, Mrs. R. H. Bowron, Willie, Harry and Thomas Webster. All residents of Chattanooga, Tenn.

Should all his kind deeds be told, his gains and losses, it would make a book, so I will close this brief history of his life by telling how he enjoyed the celebration of his ninetieth birthday, at his home on McCallie Avenue, on the 27th day of June, 1908. His six children and some of his grand-children were gathered around him and he enjoyed the day, partook of the refreshments and told Mr. C. E. James a joke on himself about a drive he had to Walden's Ridge, and at the completion of his story laughed heartily. Would that the world had more men like the loved late Thomas Webster.

His precious form from us has gone
To rest until the Judgment Morn,
For on a bleak October day
Many Masons laid him away,
In Forest Hill, beneath the sod
His body sleeps, his soul's with God,
We left him on the border land;
He now sings with the Angel band,
Call him back; Ah, no we would not,
He now enjoys his happy lot,
Is anchored safe where storms are o'er,
On that sweet, peaceful, happy shore,
We know this is a world of care,
While here his cross he had to bear,
Some day we will meet him again
In the land where there is no pain.

He suffered some while here below,
By our God it was ordained so;
To waft his thoughts to things above
And make him trust one who is Love.
He has received his crown so bright,
Also a robe of purest white,
And is now free from all care
In our Father's Mansion fair.

—By Mrs. S. M. Webster.



CAPT. H. S. CHAMBERLAIN

Hiram Sanborn Chamberlain was born in Portage County, Ohio, August, 1835, and was educated in the Cuyahoga County Schools, afterwards taking a degree of M. A. at Hiram College, Hiram, Ohio.

He enlisted in the 2nd Ohio Cavalry in July, 1861, as a private, was promoted Corporal and Battalion Quartermaster Sergeant August, 1861. Commissioned 2nd Lieutenant July, 1862; 1st Lieutenant, February, 1863; Captain and Assistant Quartermaster, September, 1863.

On leaving the Army, he determined to make the South his home, and for almost fifty years has steadily devoted his ability and energy toward developing her resources and upbuilding her interests. He at once engaged in the iron and coal business in Knoxville, organizing the Knoxville Iron Co., 1867. In 1868, in connection with Gen. Jno. T. Wilder, he organized the Roane Iron Co., at Rockwood, Tennessee, and in 1871 moved from Knoxville to Chattanooga, which city has since been his home. He is now President of the Roane Iron Co., and Citico Furnace Co., which latter Company he organized in 1882; also Vice-President of the Knoxville Iron Co., the Columbian Iron Works, the First National Bank and the Chickamunga Trust Co. He has been prominent in educational and charitable work during his whole business life. He was for many years President of the School Board of Chattanooga and is now President of the Board of Trustees of the University of Chattanooga, from which University he received the degree of LL.D. in 1911. He was President of the Associated Charities of Chattanooga for over twenty years and was for many years a Trustee of Erlanger Hospital. His interests are not limited to his own locality, as for many years he has been a member of scientific and patriotic societies, having been Vice-President of the American Institute of Mining Engineers, Vice Commander of the Ohio Commandery of the Loyal Legion, and is now and has been for the past ten years Vice-President of the National Association of Manufacturers. He is also a member of the American Iron & Steel Institute, the Grand Army of the Republic and the Society of the Army of the Cumberland.

He has a beautiful home at historic Fort Sheridan, one of the outlying fortifications of Chattanooga.

This brief summary of a career, whose fellow it would be difficult to furnish, is eloquent of achievement and transcendently eloquent of **modesty**, which trait is rare indeed in these

days of the four-flushing gentlemen, whose one ambition is to obtain, if possible, a position as directly in the limelight as their ingenuity can bring about.

Not so, Captain Chamberlain, four brief lines here tell of the military life of this man. We can see him, a young man of twenty-six, enlisting in the ranks of the defenders of his country. A private in July, in less than one month he had so impressed his superiors with his merit that he receives his first promotion.

Promotions follow each other closely, and in two short years we find this young man a captain. No word of explanation, not a syllable is told by Captain Chamberlain, as to **why** he received these repeated recognitions. No tales of hair-breadth escapes, no reference to hardships courageously endured, no mention of the many deeds which are ever the "Red Badge of Courage," in War's grim tale, not a word of "conspicuous bravery on the field." And when this man sheathed his sword, it was to throw in his strong ability, with other men of the North as well as of the South, and build up, in the most conspicuous manner, this part of his country, to whose need he had rallied in the dark days of the sixties.

Chattanooga is pre-eminently a cosmopolitan city and has among its loyal citizens about an equal number of men from the two sections, and there is not one of them, be he a Southerner or a Northerner, who will not be glad to note in this short sketch of his military achievements much of that characteristic strength and modesty, upon which they have relied in every great work, undertaken by them in the upbuilding of this splendid city.

The brave, modest man has been back of all these business recognitions as well as the military ones. After all is said, it is **character** that counts.

HON. JOHN W. FAXON

Descending from a journalistic ancestry dating back previous to 1822, when his father, Chas. Faxon, was on the editorial staff of the Hartford Courant, one of the oldest American newspapers in existence, and his maternal grandfather, Oliver Steele, was recognized as one of the distinguished

writers of his day. John W. Faxon, who was the youngest of six boys, three of whom were in their time leading journalists, inherited the intellectual ability as a writer from which he has earned a fair reputation. At 13 years of age he was the local editor of the Clarksville Jeffersonian, which was at different times in the hands of his three brothers as editors, viz.: Charles O. Faxon, who was afterwards (during the war) one of the editors of the Chattanooga Rebel, a soldier paper that followed the Confederate Army on wheels, of which Hon. Henry Watterson and Albert Roberts were editors, and who



HON. JOHN W. FAXON

after the war was the first editor of the Louisville Courier, before its consolidation with the Louisville Journal, under the name of the Courier-Journal. Henry W. Faxon, the only real author of "The Beautiful Snow," who left Clarksville in the 50's to enter the journalistic field in Buffalo, N. Y., and Leonard G. Faxon, who established "The Cairo Times and Delta," afterwards removing to Paducah, Ky., where until his death he was the editor of the Paducah News. These newspapers in their day were leading and popular journals and their editorials were copied and quoted far and near.

At fifteen years of age John W. Faxon was on the editorial staff of The Cairo Times and Delta. At seventeen he was a

writer under the nom-de-plume of John Halifax, Gent., for the Nashville Banner and other papers, a name he retained in his correspondence during the war, in the Chattanooga Rebel, the Atlanta Journal (removed from Knoxville) and the Richmond Enquirer.

After the war he settled in his old home in Clarksville and entered the banking business.

The Old Jeffersonian, his father's paper, had been seized by General Thomas, and was used during the war as a Government printing office.

When Chas. O. Faxon assumed the editorship of the Louisville Courier, John W. Faxon was appointed on the staff of that paper as its Clarksville correspondent and retained as such from 1867 to 1883 on the staff of the Courier-Journal as its Clarksville representative.

During the war for a time Mr. Faxon was the editorial writer on the staff of the Charlotte Bulletin.

While the Repudiation flurry was stirring up the politics of Tennessee, Mr. Faxon was the editorial writer of the Clarksville Tobacco Leaf.

Mr. Faxon was for fifty years, except the four years of the war, in the banking business and he is the only man up to date who ever made examinations of the State Banks of Tennessee before and during the war, having been appointed Assistant Supervisor of the Banks for the State, to General W. A. Quarles, Supervisor, by Governor Isham G. Harris in 1859.

For nearly 15 years Mr. Faxon was an officer of the First National Bank of Chattanooga. For six years he was Secretary of the Tennessee Bankers' Association, an aggregation he helped to establish, and of which he was the Chairman on Organization. He is now an Honorary Member of the Association.

For three years he was the Vice President for Tennessee of the American Bankers' Association.

He has written many articles on the financial questions of the day for the Bankers' Magazine and other financial journals.

He delivered an address on "Banking as It Relates to Industrial Development" before the American Bankers' Association

at Denver in 1897, and before the Southern Industrial Convention at Chattanooga, in May, 1900, he delivered an address on the subject, "Compulsory Arbitration."

Mr. Faxon was in 1894 President of the Chattanooga Chamber of Commerce, and in 1890 Vice President for Tennessee of the Southern Commercial Congress of Washington City. He was, also, President of the Chattanooga Humane Society. He is now a member of the following organizations:

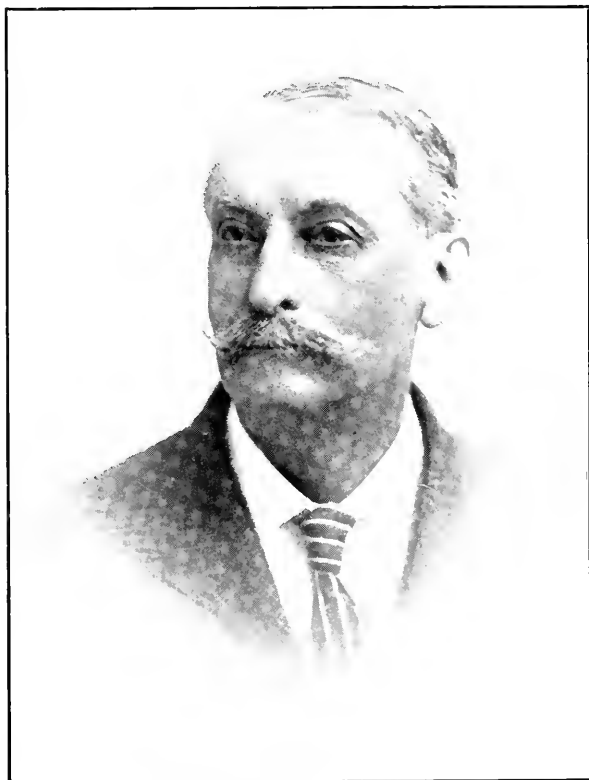
Vice President of the Tennessee Sons of the American Revolution, Massachusetts Society for the Prevention of Cruelty to Animals, the National Municipal League, the National Geographical Society, the Society of the Mayflower Descendants, the Richmond Howitzer Association, Commander of N. B. Forrest Camp No. 4, U. C. V., and has been Colonel and Aide-de-Camp on the staff of all the commanders of the United Confederate Veterans. He enlisted in the Confederate Army April 16, 1861, and was paroled May 5, 1865, having served during the entire war as a soldier in the field on detail or in the hospital. In 1915 he was Commander of the N. B. Forrest Camp No. 4, U. C. V., of Chattanooga, Tenn.

MAJ. W. J. COLBURN

Webster J. Colburn was born in Forestville, N. Y., Nov. 26, 1840; married Sept. 13, 1866, Ada Elizabeth Brabson, daughter of Reese Bowen and Sarah Maria (Keith) Brabson, of Chattanooga, Tenn., where she was born Sept. 6, 1849, and died June 9, 1911.

Mr. Colburn started in life equipped with a good education. After attending the schools of the lower grade, he gradually advanced, and took a course of study at the Wisconsin University. At the age of twenty he enlisted in Co. K, 1st Wis. Infantry, where he served as Private until his term of three months' enlistment expired. Re-enlisting in 3rd Wis. Battery, Light Artillery, he was successively promoted to the offices of 2nd Sergeant, 1st Sergeant, Junior and Senior 2nd Lieut., when, in 1864, he became captain and quartermaster in the U. S. Volunteers. He was honorably discharged, after five years' service, with the rank of Brevet Major of U. S. Volunteers. He participated, with his command, in some of the

hard-fought battles of the Civil War, including those of Perryville, Kentucky; Stone River, Chickamauga and Chattanooga. He also served in several minor engagements. At the close of the war he chose the Southern States for his home, and settled first in Memphis, Tenn., where he engaged in the insur-



MAJ. W. J. COLBURN

ance business, but after a year's residence, removed to Chattanooga, Tenn., continuing in the same line of work.

He became a member of the Board of Aldermen of the latter city, serving one year. He was appointed, in 1883, one of the Police Commissioners, and, while on the Board, he organized the present police system of Chattanooga, Tenn.

In April, 1910, he was appointed Commissioner and Secretary of the Chickamauga and Chattanooga National Park Commission, holding that position until Sept. 30, 1911.

He has led an active life in civil and military affairs, and assisted and encouraged the many societies which have come into existence as the result of the war. He is a Companion of the Military Order of the Loyal Legion of the United States; Treasurer of the Society of the Army of the Cumberland, ex-officio member of the Executive Committee of the same, member of the Society of the Army of the Potomac, member of the Sons of the American Revolution and member of the Grand Army of the Republic. In the Masonic Fraternity, he is a member of Chattanooga Lodge, 199. He is a communicant of St. Paul's Episcopal Church of Chattanooga, and member of the Mountain City Club of the same place.

COL. L. T. DICKINSON

Among the distinguished citizens and marked personalities whom all Chattanoogaans delight to honor, mention should be made of "Colonel" Dickinson. Mr. L. T. Dickinson came to Chattanooga in the summer of 1881, just 34 years ago.

He was Superintendent of the large tannery of Fairweather & Ladew for thirty years. Since 1911 he has been connected with various monument companies as draughtsman and designer. He is now connected with the Harrison Granite Company, of New York City, besides holding a responsible appointive position as Oil Inspector under Governor Rye, of Tennessee.

Throughout the long period of his citizenship, Col. Dickinson has had and held the confidence and esteem of his fellow-citizens, in Chattanooga, as is evidenced by the fact that up to the inauguration of the commission form of government he was, for 17 years, a member of the Board of Education, the latter half of that time serving as President of the Board of Education.

Colonel Dickinson was one of the organizers of Forrest Camp, United Confederate Veterans, in September, 1885. He was elected Adjutant of the Camp and has been such ever since, with the exception of two years, during which he served as Commander-in-Chief.

"In reply to a request that L. T. Dickinson, Commander of N. B. Forrest Camp, Chattanooga, furnish some data concern-

ing his career as a soldier, that modest gentleman," says the "Confederate Veteran," "declined, saying that he was 'only a



COL. L. T. DICKINSON

lousy private'; but there was no distinction in that. Thousands of men were like the young pickaninny, who, after much abuse

by his associates, said: 'Al de tings whut you say I is, you'se dem.' However, Commander Dickinson, who has given pleasure to many thousands by his varied illustrations in the Veteran, and elsewhere, has yielded to importunities to tell the story, and in it, he gives much war history that will be read with interest now and hereafter:

I enlisted at Charlottesville, Virginia, August 25th, 1862, in a company of Maryland cavalry. This Company was attached to the 2nd Virginia Cavalry, and was made Company A. It was actively engaged from the day of enlistment until after the return from Sharpsbury, Maryland. At Winchester a battalion of Maryland cavalry was recruited, and our company was transferred from the 2nd Virginia, and made Company A of the 1st Maryland, with Ridgely Brown as Colonel, and put in the brigade of W. E. Jones. Through the winter of '62 and '63 we were used, continuously, in scouting and raiding through Western Virginia. In the Spring of '63, we made the memorable raid through Western Maryland, on through Western Virginia, beyond Clarksburg, passing down the Kanawha Valley, coming out at Greenbrier White Sulphur Springs, and thence back to the Shenandoah Valley. We then entered the Gettysburg campaign. When General J. E. B. Stuart took all the cavalry, for a raid on Baltimore, our company was detailed as scouts and couriers for General Ewell. During the battle of Gettysburg, I acted as his courier. I believe our company was the last to leave the front of Gettysburg. It was at daylight of July 5th.

The infantry, artillery, everything had gone, and we sat on our horses throughout the night, firing, as we thought we saw a Yankee vidette move, and receiving return compliments. We hastened to join the rest of the cavalry, several miles ahead of us. Covering the rear of the retreating army is not a funny thing to do. It was one continuous fight until we reached Hagerstown, Maryland; and even after that we had skirmishes every day until General Lee recrossed the Potomac. After this campaign, we were taken from General Jones' Brigade, and placed with General Fitzhugh Lee, east of the Blue Ridge. Here we had fighting all along the Mattaponi, Pemunkey, and Rappahanock rivers.

In October, when General Lee drove General Meade back on Washington, we had desperate fighting. October 11, 1863, I was wounded, at Morton's Ford, on the Rappahannock River, but continued in action until we reached Brandy Station, on the O. & A. R. R., where I was captured, with a number of our company, while fighting on foot. I was taken to the Old Capital Prison, in Washington, D. C. Here I remained until February, '64, when I was removed to Point Lookout Prison, at the junction of the Potomac River and Chesapeake Bay. After a five weeks' sojourn here, I was taken to City Point, on the James River, and exchanged. I joined my regiment at Hamilton Court House, where I found it making ready for an active campaign under command of General Bradley T. Johnson. Our first work was to attack General Kilpatrick, who was moving on Richmond, in conjunction with General Dahlgren. Our little battalion destroyed the combination between Dahlgren and Kilpatrick, and, by vigorous and incessant harrassing of the latter's rear, conveyed the impression that he was attacked in force, causing him to change his movements into a retreat. For this gallant exploit, General Elzey, in command of the defenses of Richmond, issued a general order complimenting the command, and General Wade Hampton in his report to General Lee distinctly gave the credit of saving Richmond to the little battalion.

After this came the fighting from Beaver Dam to Yellow Tavern, where we lost our gallant Stuart.

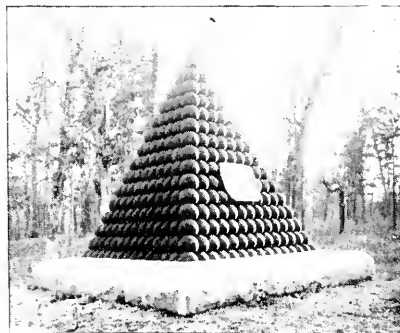
Until June first we were engaged in almost daily skirmishes, in and about Hanover County. June 12th and 13th we were in the midst of that greatest of cavalry battles—Trevillian's—in which General Wade Hampton defeated General Philip Sheridan. July 3d, '64, we took the advance of Early's army into Maryland. We were hotly engaged in our approach to the Potomac. Crossing into Maryland, we had an every day brush with the Yankees. July 7th I was severely wounded, in the right shoulder, in front of Frederick City, Maryland. Here I was left in the hospital until General Early had evacuated Maryland, when I was taken to West Building Hospital, Baltimore, remaining there until October; then to Fort McHenry, then to Point Lookout, from which place I was sent, together

with about 6,000 sick, wounded and disabled, to Savannah, Georgia, for exchange.

The history of this trip would make a long story of itself. I arrived in Richmond about December first, 1864, and was placed in the hospital, as I was still disabled, having a minnie-ball somewhere inside of me. My shoulder would not heal; if it did, it was only temporary, as an abscess would form, and it would break out again. Anxious to be back with my regiment, I left the hospital and joined my command at Gordonsville, but the first night in camp gave me a backset, and I was sent to the hospital at Gordonsville, where I remained until General Lee's surrender.

Eighteen months after the close of the war I had the minnie ball cut out of me by Prof. N. R. Smith, the most eminent surgeon of Baltimore."

The quiet dignity of this narrative of the soldier life of this one of the Confederates, now living and contributing of his talents to the upbuilding of the New South cannot be read by those tarrying here from the North without a new realization that whatever there was of courage and endurance in that tremendous struggle not the property of those of either side, but that each splendid sacrifice was just another drop added to the stream of American valor, as truly a possession of all the United States, as is the Father of Waters, whose stream belongs to no particular spot between Wisconsin and Louisiana, but is a part of the rich heritage that all Americans share.



Municipal Chattanooga

A town is always known by the character and alertness of its business men. To them is due the fact that the town stands for something, or that it is a stopping place for the Rip Van Winkles.

Chattanooga, the judicial center of Hamilton County, Tennessee, boasts a citizenship which both for progressiveness and public spiritedness in business and political affairs, has helped to make of it a wide awake and cultured city, proud to be known as the "Gateway to the South."

The upbuilding and betterment of Chattanooga, and the fact that it stands in the forefront of up-to-date and practical municipalities, is wholly due to the magnificent initiative of her citizens.

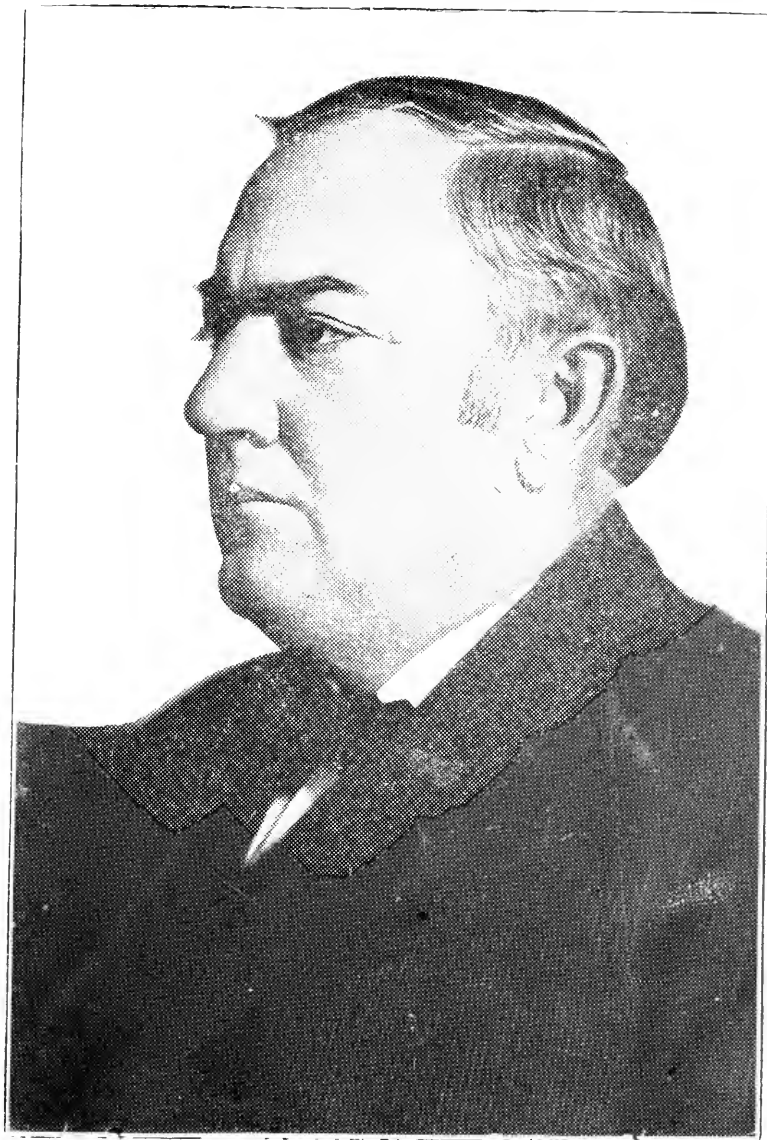
Demands for personal self sacrifice have, many times, been notably met, by these men, who, after the God of Nature, have made this great city what she is today.

HON. JESSE M. LITTLETON

Hon. Jesse M. Littleton, who has been Mayor of Chattanooga since April 15, 1915, and whose term will run until a like date in 1909, is a state figure both in the legal profession and in politics. Mr. Littleton became a Chattanooga by actual residence in 1911, although by association and in sympathy he has claimed to be a Chattanooga for the past twenty-five years.

Born in Roane County, Tennessee, forty-eight years ago, he has always lived within the state and for the most of his life has resided in the Chattanooga region. After completing his law course he located in Winchester, Franklin county, where he was active as a practicing attorney, as a public official and in politics generally for more than twenty years. He was postmaster and Mayor of Winchester, being twice elected to the latter office, although a republican, and in a city overwhelmingly democratic. As republican candidate for governor in 1904 he attracted wide notice by his brilliancy in his joint canvass with James B. Frazier, the democratic nominee that year.

Since locating in Chattanooga he has made large investments in local real estate, which he continues to increase from



HON. JESSE M. LITTLETON

time to time. He is a member of the Mountain City Club, the Golf and Country Club, the Lookout Mountain Club and

of the Chattanooga Lodge of Elks. He and Mrs. Littleton are conspicuous in social affairs of the city, entertaining frequently in lavish manner either at their mountain home or at one of the clubs with which they are identified.

Mayor Littleton's election was after an animated campaign wherein the effort was made to appeal to partisan politics in endeavoring to accomplish his defeat. He was elected with four democrats, his own majority being about 1,800. At this date the Mayor is being groomed by his own party as a probable candidate for the United States senate and encouragement to that end is coming from democrats in all parts of the state.

MAYORS OF CHATTANOOGA.

James Berry, 1840.
Dr. Beriah Frazier, 1841.
Dr. Milo Smith, 1842.
Jo S. Gillespie and Milo Smith, 1843 to 1851.
Milo Smith, 1852.
Henry Massengale, 1853.
William Williams, 1854.
E. G. Pearl, 1855.
D. C. McMillin, 1856.
W. D. Fulton, 1857.
W. S. Bell, 1858.
Thos. Crutchfield, 1859.
Charles E. Granville, 1860.
J. C. Warner, 1861.
Milo Smith, 1862-63.
Federal Army, no Civil Government, 1864.
Rich W. Henderson, 1865.
Chas. E. Lewis, 1866.
D. C. Carr, 1867.
A. G. Sharp, 1868.
W. P. Rathburn, 1870.
John T. Wilder, 1871.
E. M. Wight, 1872.
P. D. Sims, 1873.
John W. James, 1874.
Tomlinson Fort, 1875.

E. M. Wight, 1876.
E. M. Wight, 1876.
T. J. Carlile, 1877.
J. T. Hill, 1878.
H. F. Temple, 1879.
John A. Hart, 1880 and 1889-91.
H. Clay Evans, 1881-82.
Hugh Whiteside, 1883.
A. G. Sharp, 1885-86.
J. B. Nicklin, 1887-89.
I. B. Merriam, 1891 (unexpired term John A. Hart).
Garnett Andrews, 1891-93.
George W. Ochs, 1893-97.
E. Watkins, 1897-99.
Joseph Wassman, 1899-1901.
A. W. Chambliss, 1901-05.
W. L. Frierson, 1905-07.
W. R. Crabtree, 1907-09.
T. C. Thompson, 1909-1915.
Jesse M. Littleton, 1915—



EX-MAYOR W. R. CRABTREE

OUR EX-MAYOR

There is a man in our town
Who wears a smile, not a frown,
He is kind and good to all
That on him are wont to call,

Lots for our city he has done,
And a good name rightly won.
When Mayor, he did his best,
And so bravely stood the test.

He was like a mighty wall,
Gave justice to one and all.
He always played his part well,
This, any true person can tell.

He was ever for the right,
And he toiled day and night
For our good; and all can say
He justly earned his pay.

He was one of the best we have had,
Not saying this to make any mad;
All with me may not agree,
If they don't you plainly see

On the other side they are,
And may live both near and far.
If it had been in my power,
He would be Governor this hour.

Although he was not elected,
By the best he sure was selected.
And to be Governor he can wait,
Next time it won't be too late.

Run once more, we hope he will;
But he's wise, and now keeps still.
A Democrat through and through,
He well knows just what to do.

All things come to those who wait,
Sometimes soon, and sometimes late.
Our loved Mayor now can rest,
Be fitted for the next test.

He may never run again,
If he won't, 'twill give us pain.
He wears the same pleasant smile
And enjoys life all the while.

We know he's smart, good and grand,
With the right he'll ever stand.
If anyone don't like him well,
On the other side they dwell.

Many friends he's rightly won
By all the good he has done.
Kindly to the poor he will say,
"How are you, my friend, today?"

True to him, may his friends remain
When Election Day comes again.
If the ladies could only vote,
He would wear the Governor's coat.

Now all know that this is true,
Some men don't know what to do,
And are not as smart by far
As most of the women are.

If they had been, Mayor Crabtree
Would now be Governor of Tennessee.
As it is, he's still our own
And to us has dearer grown.

Our next Governor may he be,
That is, if he wants to, "See?"
His thoughts, of course, we don't know,
And perhaps 'tis better so.

A good heart beats in his breast,
When life is o'er may he rest
In the City far above
Where all is joy, peace and love.

—Mrs. S. M. Webster.

HON. HUGH DAYTON HUFFAKER

Mr. H. D. Huffaker, the subject of this sketch, was born in Hamilton County, Tennessee, November 8, 1860.

He is of German extraction, Michael Huffaker, his first American ancestor, having come from Switzerland or Germany, about 1740, and located in York County, Pennsylvania. He was under General George Washington at Valley Forge. Michael had three sons, Michael, John and Henry.

Michael, Jr., moved to Virginia, and his son George, great-grandfather of the Chattanooga, became a pioneer of Tennessee, settling on the French Broad River, in Knox County. The father, Reverend Jesse Thompson Huffaker, is a Tennessean by birth, and has passed almost his entire life in the ministry of the Baptist church. He is well known and highly esteemed in religious and social circles of this state, and is now living, retired, in Chattanooga. His wife was, before her marriage, Sarah Holland, daughter of the Reverend Hugh P. Holland of Ooltewah, Tennessee. He died in 1881.

The oldest in the family, H. D. Huffaker, attained his early education in the common schools of East Tennessee and Northern Georgia. Subsequently he took the A. M. course in

the Sumach and Coosawattee Seminaries, in Georgia, and finished his education with a course in the Chattanooga Commercial College. When seventeen years old he began teaching and was active in that work for nine years, teaching in the fall and going to school in the winter and spring.

At the end of that time he was elected County Superintendent of Schools for Hamilton County, an office which he



HON. H. D. HUFFAKER

held for five successive terms, covering a period of ten years. He resigned, in 1896, in order to accept the position of County Trustee, to which he had, previously, been elected, and served, in that capacity for six years, being twice re-elected. Twenty-five years of public service as teacher and county officer have given Mr. Huffaker an enviable reputation for efficiency and integrity, and thoroughly established him in the confidence and esteem of the people of Chattanooga and Hamilton County.

After leaving official life he turned his attention to insurance business. In 1910, with others, he organized the Interstate Life & Accident Company, and to this business and its

development he has devoted his time and attention, most successfully, up to the spring of 1915.

At that time he was nominated as the candidate of the people for the position of Commissioner of Education, in the City of Chattanooga. His election was conceded from the start, and when the votes were counted, it was found that he had the largest majority of any of the men elected.

On June 16, 1894, Mr. Huffaker married, at Bell Buckle, Tennessee, Miss Ettie Whittaker, daughter of Captain Lucius J. Whittaker, of that city. There are two children, a daughter and a son. The family reside at 1017 East Tenth Street, Chattanooga, Tennessee.

HON. E. D. BASS

Honorable E. D. Bass, Commissioner of Chattanooga, elected in the Spring of 1915, and later selected by the Mayor and Commissioners, jointly, as the Commissioner of Streets and Sewers of the City of Chattanooga, was born and reared in Chattanooga. He entered politics in 1906, when he was elected a member of the County Court, of Hamilton County, from the Fifth Civil District. He served one full term, and reflected great credit on his constituency. He served as a member of the County Road Bond Commissioner, for three years, directing the expenditure of half a million in funds for highway improvements.

He was elected State Senator, in 1910, and again in 1912. His record in these sessions was the reason for his election as Commissioner in the last spring election.

He, and his fellow Commissioners, are daily demonstrating to the people the superiority of the commission form of government, over the old aldermanic system.

Each Commissioner is held to a personal responsibility for his department, thus giving to the municipality an intelligent, responsible head, to whom all matters, in that particular department, may be safely referred, besides requiring of him a complete individual study and comprehension of his own subject, in all its ramifications.



HON. E. D. BASS



HON. E. D. HERRON

Honorable E. D. Herron, Commissioner of Public Utilities, Grounds and Buildings, was born in Cincinnati, Ohio, January 19, 1879. He came to Chattanooga at age of 10; received his education at the University of Notre Dame, Notre Dame, Ind.

On his return from university he started into the foundry business with his father, the late Charles Herron, learning all the branches of the business, starting at the bottom and rising until he is now Superintendent of the American Brake Shoe & Foundry Plant in this city.

On February 7, 1905, he was married to Miss Evelyn Gurnee.

He entered the political field on March 16, 1915, when he was nominated in a non-partisan primary for Commissioner. On April 13, 1915, he was elected to this office and appointed to the Department of Public Utilities, Grounds and Buildings.



HON. T. C. BETTERTON

Thomas C. Betterton, was born in Campbell County, Virginia, upon the twelfth day of October, 1867. His education was founded by attendance upon the common schools of Chattanooga, Tenn. Later he pursued a further educational training at Vanderbilt University, where he graduated in June, 1892.

He is a past master at the task of making and, above all else, keeping friends. Many of his closest friends of today have told the writer that their fondness for "Tom" Betterton, as they affectionately call him, dates from the days when they were schoolboys together.

This capacity for the making and holding of friends naturally led him into politics, where he has had an almost phenomenal career. In the early days of the adoption and trial of the commission form of government for cities he became a most enthusiastic advocate of its adoption and trial in Chattanooga. And the fact that that form of city government is being tried out in our city today is in itself a most eloquent

evidence of the force and influence of Mr. Betterton, for had it not been for his persistent efforts the change would not have been effected.

Among the commissioners elected the first year of this form of government, Mr. T. C. Betterton was, logically, one of the men honored. Upon organization, he was chosen to take charge of the Departments of Fire and Police. Upon the election of successors to the first board of commissioners, Mr. Betterton, with an enormous following, stood for reelection, and was returned by an increased majority, surpassed by the vote given to but one other man.

Mr. Betterton is the only member of the first board of commissioners who was elected to serve on the second board.

The new board of commissioners, upon organization, placed Mr. Betterton at once in charge of the Departments of Fire and Police, where he has continued his public services with the fullest approval and co-operation of his associates on the board of commissioners of the city of Chattanooga.

CHIEF WILLIAM TOOMEY

William Toomey, known to every resident of Hamilton County, familiarly, as "Chief Toomey," was born January 16th, 1853, in the City of Memphis, Tennessee. From that City to Chattanooga he removed, in 1879. Coming as a cotton press engineer. In 1889 the compress was moved to Attalla, Alabama, and in 1892 the compress closed down from lack of business.

At about this date the City of Chattanooga purchased its first chemical engine, and Mr. Toomey being, as he himself expresses it, at that time "out of a job, for the first time in seventeen years," applied for a position as a fireman, and was at once placed on the corps, and was made captain of the new chemical company, in March, 1892.

At that time the city had a Board of Mayor and Aldermen, who operated much of the city's business by means of specially selected groups of qualified citizens, in the various departments. There was a Board of three Commissioners, elected by the Mayor and Aldermen, who had the Fire De-

partment in charge. At that time the Board was composed of Honorable Creed F. Bates, Chairman; William Cotter, Ben Howard, with Charles Whiteside as Chief.

The various chiefs, under all of whom Mr. Toomey served, were Chief T. A. Mulligan, Chief Tom Wilcox, Chief Harry A. McQuade. Under the latter, on the first day of November, 1905, Mr. Toomey was still, loyally and capably serving, when Mr. McQuade found himself forced to resign, because of failing health. The Mayor and Board of Aldermen immediately



CHIEF WILLIAM TOOMEY

made Mr. William Toomey, Chief of the Fire Department of Chattanooga, Tennessee, which position he has filled, with uniform faithfulness, and devotion to duty, up to the present time. He has served during the time of the radical change from the old to the new system. Continuing to please and satisfy his superiors, just as cordially when they were called Commissioners, as when they were called Aldermen, the only question arising in the mind of this splendid public-servant, all of these years, has been, what best can I do for the protection of my city from fire. How well he has been able, by constant appli-

education to duty, and deep study and observation, the reduced insurance rates answer most eloquently.

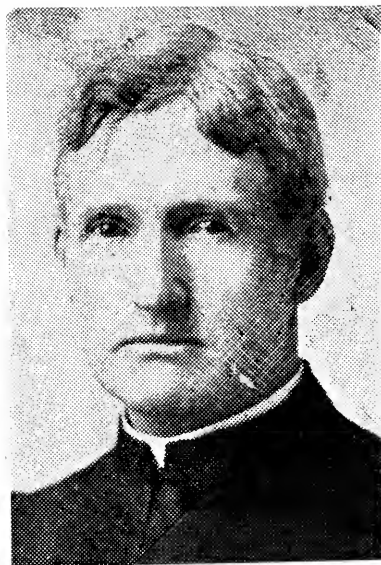
His earliest training for his successful discharge of his duties, during this extended time, he had in his native city of Memphis, where he served under Chief Michael McFadden, who was a noted fireman, and whose son, John E. McFadden, is the present Fire Chief of Memphis.

Chattanoogaans are proud of their "Chief Toomey," and consider him one of the city's prize citizens.

Under the good work manned by this able man, and the popularity of his department, there has been built up a most interesting and valuable evidence of the appreciation of the people, in the Firemen's Outing Club, known as the Patten Club. There has been selected for this purpose a fine ninety-acre tract of land, at Pan Gap, in the Raccoon Mountain. Fine mountain air, fishing and other out-of-door sports are here enjoyed, during vacation time, by the firemen and policemen of Chattanooga, accompanied by their wives and other lady relatives. There have been 130 women, mostly mothers, and 300 children and 30 grand-parents connected with this club.

As a reward for ready response to duty, none could have been devised which would be more calculated than this club to impress upon the men the good will entertained toward them and their families by the community in which they follow their hazardous vocation. Here they find recreation and companionship, free from care, in a fine mountain resort, second to none in the land, in point of beauty and healthfulness. Many improvements and added conveniences for the pleasure of the Patten Club are in process of completion and installation. Each of these has been worked out through the suggestion of some citizen of Chattanooga, who has some special reason for desiring to express his good will toward these men.

In connection with Chief Toomey's department, the progressive spirit of the man is nowhere more in evidence than in the fact that horses will soon be omitted in the service. Motor-drawn vehicles of the latest design have replaced them, at an enormous increase of efficiency and a reduced cost of operation. Chattanooga being unique, in the South, in the matter of this character of apparatus.



CHIEF W. H. HACKETT

W. H. Hackett was born in Brooksville, Ky., the twenty-sixth day of August, 1861.

In the year 1887 he came to Chattanooga from Kentucky. He was with the Chattanooga Fire Department for eleven years, and has filled all the positions in the Police Department during thirteen years of active service.

The Police Department in Chattanooga numbers in the neighborhood of sixty-five men, all told. This membership is characterized by a devotion to duty and loyalty to the city, surpassed by no other branch of the citizenship. Among these men none stands higher with the department, as well as with his men, than Chief Hackett. Many citizens have voluntarily stated to the writer that Chief Hackett is one of the best-loved and most highly respected citizens that this city possesses.

Among the most efficient men in the department none surpass Captains J. D. Croft, J. L. Harris, W. L. Baker and Sergeants O. E. Woodard, Frank Smith and J. D. M. Cum-

gings. The courage of these men has been tried upon many occasions, their faithfulness to duty at all times is a source of the utmost satisfaction to the entire population.

They are courageous and fearless in the discharge of the purposes of their employment, earning and enjoying the reputation of being peculiarly fitted for the difficult and hazardous duties required at their hands.

Messrs. Howard Peck, J. M. Owen and Robert Bayless are the traffic policemen, at respectively, Ninth and Market streets, Eighth and Market streets and Seventh and Market streets. At these crowded corners these faithful guardians of the safety of the people are found raising the white-clad hand of authority in the interest of safety and fairness. Never have these men been accused of permitting favors to special persons, their power being exercised, always, in the interest of the humblest as well as the wealthy. For example, Officer J. M. Owen, whose post of duty is at the crowded corner of Eighth and Market streets, stands constantly, with observant eye, protecting the people from even their own carelessness, and always doing this, be it noted, in the most polite manner possible. Mothers feel that children will be protected, as by their own fathers, by this big-hearted as well as big-bodied man, whenever it becomes necessary for these little people to venture onto the crowded streets without some older member of their families. It might be interesting to watch this gentle protection of our young folk some Saturday morning when traffic is particularly crowded with these young citizens on the way to the special moving picture being offered by the managers for the school children. Those hours of perplexing care would try the very soul of the commonplace policeman, but this is the very test wherein Officer Owen "shines." You'd think, he's so good natured, that he was a favored guest and had been invited to the party himself.

Another example, Officer Howard Peck, whose post of duty has been at Ninth and Market streets for over six years, also stands prominently in the eyes of the public. This officer, about three years ago, was awarded a gold medal for bravery, being the first medal for bravery given by the Board of Public Safety. The awarding of this medal to Officer Peck grew

out of the officer's daring and timely stopping of a wild runaway team. The team, which belonged to a farmer named Kerr, was coming at full speed down Market street, jeopardizing the lives of men, women and children and also property. Officer Peck, at the risk of his own life, rushed in front of them and grabbing the bridle reins stopped them without any damage being done. Officer Peck is one of the bravest and most efficient men in the South. At the awarding of the medal to Officer Peck, Chief-of-Police T. P. McMahon stated that he highly approved of this action, and there was a highly commendatory speech of the services of the officer made by Chairman T. C. Latimore. This big-hearted, genial officer stands daily at his post of duty and is a magnet for the many tourists, who constantly seek his kind protection and guidance to different parts of the city, and is highly esteemed not only by the many pedestrians but by all of the city's officials.



SUNSET ROCK



P. W. PHIPPS

A man who has "put Chattanooga on the map," in a most unusual way, is the subject of this sketch. Mr. Phipps has been a duly authorized officer of the law for thirty-eight years. His especial line is the detection of criminals, in the neighborhood, by means of highly trained English bloodhounds.

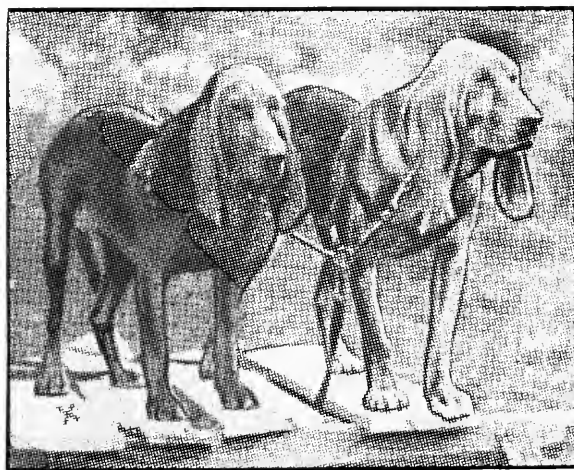
These sagacious beasts have been instrumental, in many cases, of bringing to the bar of justice the wrong-doer.

Mr. Phipps is as far as it is possible to imagine, in his own personality, from a bloodthirsty individual. His manner is that of a quiet and courteous gentleman, which is exactly what he is. It is his boast that he can follow successfully to his hiding place any criminal by the aid of his dogs, if promptly given the fresh and uninterfered scent which these uncannily wise creatures require to start them upon their unerring task.

The scope of his usefulness is not limited to Hamilton County; his work has been extended two hundred miles, in every direction about Chattanooga. He has worked, with his

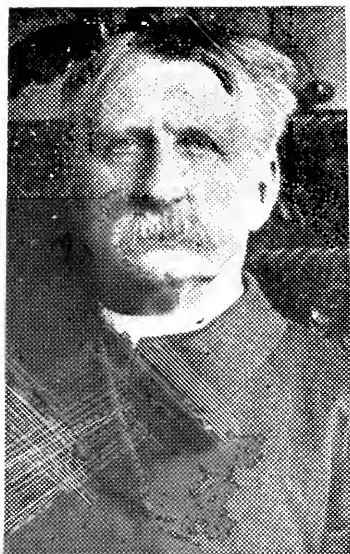
dogs, in Kentucky, Georgia, and North Carolina, as well as Tennessee.

His home is in the suburbs, but he keeps a city office at 13 1-2 East Eighth Street, where he may be called, at any hour of either the day or night. His telephone number is Main 4251. Should your house be burglarized, by calling this number, the burglar is likely to be, at once, detected, and turned over to the proper authorities. And possibly, so prompt in his action in these matters, he may be able to intercept the robber before he has disposed of the stolen property, and thus save you a loss of valuable goods. Oftentimes the articles taken from the home may be of not so great intrinsic worth, as the fact that they may be gifts, not to be replaced by money. That kind of treasure which comes under the head of keepsakes. Some of these articles are treasured, in every family, and the possibility of their restoration, after having been visited by the pilierer, is a mighty comforting thought. Mr. Phipps has a long list of triumphant cases to his credit in his peculiar line.



Part II.

Articles and Poems contained
herein not given credit for are
the original compositions of
MRS. SUSIE MCCARVER WEBSTER



REV. J. W. BACHMAN

HIS DREAM CAME TRUE

Day dreams sometimes come true, I say
A man to our town came one day,
It was forty-two years ago
That he came here, good seed to sow.

Love and kindness to one and all
He gives to those that on him call.
No one has he ever turned away
This for him, all can truly say.

He is so good, all love him well,
His name I'm sure I need not tell.
So many hearts he has made light;
Of course, all know of whom I write.

Take a stroll on McCallie and see
His Church that is fine as can be.
'Twas once the dream of this good man
Go find one like it if you can.

Ah! since to our City he first came
Good he has done, and proved the same;
True friend to all, enemy to none,
He's very much like God's own Son.

From place to place he goes each day,
Sowing good seed along the way,
In the sickroom, you'll find him there,
Sending to God's White Throne a prayer.

He's taught the true law many years,
Tried hard to still all doubts and fears;
He loves to preach the Holy Word,
And each Sunday by many he's heard.

He has ever worked day and night,
Just to give all the needed light.
His prayer the lost has helped to save,
And many times he's stood by the grave.

Bidding the mourners "Look to God"
Until they shall sleep 'neath the sod,
His consolation does impart
Sweet comfort to the broken heart.

He has united both heart and hand
Of quite a large and happy band,
To the wedding feast he will go
There some good seed of truth to sow.

He has welcomed every one
That wished to hear more of God's Son
Oh! may he live many years more
To tell the sweet story o'er and o'er.

All his kindness I cannot tell;
O'er his hearers he casts a spell.
To hear him, all will go again,
For he ever gives pleasure, not pain.

And when his last work here is o'er,
He sure will shine on that bright shore,
Since youth he has been true to God
And walked the way his Saviour trod.

Many stars is his crown there will be
When he rests by the crystal sea;
Then round him will gather the throng
That he taught to live right, not wrong.

'Tis then he will receive his pay
For helping mankind along their way;
His mansion there will be grand
In the City not made by hand.

THERE IS A GOD.

If people will only look at the wonderful construction of their bodies, then at all the grandeur of nature, and think seriously for a moment, they cannot truthfully say, "There is no God." Some may be so bound down with sin and deceived by Satan so that they have no fear of God; nevertheless they well know He exists. In every one's life there are many things to teach them of a Supreme Being, in their minds and souls they know it and feel it to be true, but for worldly no-

tority they may let their lips frame the falsehood. "There is no God." It is then they commit the unpardonable sin. The infidel will stand by the grave of his departed loved one, and let fall from his lips the words that proves he believes in a future world and a loving Heavenly Father. He will say I hope to meet my brother in a better world. "Hope sees a star and the listening ear hears the rustle of a wing." Of course this will plainly show that at heart he was not what he pretended to be.

It matters not how far anyone may wander in the beaten paths of sin, at times their conscience cries out, "There is a God and I know I should worship Him in Spirit and in Truth." Just then they should turn and go in the right direction, saying, "I am ashamed of my past life and its sins. Lord forgive me and I will sin no more, by Your help I will be what You want me to be." Our God is full of pity and tender mercy and will pardon all past sins and remember them against us no more.

When anyone is tempted to say, "There is no God," they should look at nature. There they will see the tiny blade of grass as it pushes away the heavy sod and comes forth in the Spring to make beautiful the bare earth; also the lovely flowers in full bloom, the sweet little birds as they sing praises to the God who gave them life, the little streamlet as it wanders on and on, until at last it reaches the mighty ocean, the mighty oak which springs from the acorn to give shelter to the cattle in sultry summer weather. They should also consider the moon and stars giving us light at night, the sun giving us light by day. All of these beauties are given us by our God. If any one denies this truth, withdraw yourself from them, for they have served Satan too long, and when death confronts them they will cry out, "Would that I had worshipped as I believed. I was too mean to own my God, and now I won't ask Him to save me." It is thus they sink into utter darkness with a last request that their children be taught to love and worship the True and Living God. There are thousands of people lost each year by not obeying the dictates of their consciences. Though we had no Bible to guide us, there is within our inmost souls a small voice teaching

us right from wrong, and we always know when we sin. Of course, some go so far in sin that consciences are hardened to such an extent that they do not care for its lashes.

I will admit that there are many people who do not want to believe in God, but they cannot truthfully say, "There is no God," for each time they say those words they go deeper and deeper in sin until at last they fail to catch the sound of the sweet voice saying, "Obey Me and live, keep on in sin and be forever lost." They know they should have obeyed God in the past, and while He is forever lost to them He is ever dear to their friends and relatives, and it is a sad thought to have to part from them, to meet no more throughout eternity. The Bible teaches us that the way of the transgressor is hard. Very often we see people punished here in this world for their sins, but if they repent God will freely forgive them.

. We cannot understand all the Scriptures teach, they are like the mighty ocean, we can go so far and no further, they grow too deep for our feeble minds to comprehend, but we can be saved if we only had one verse in the whole Bible, St. John 3-16. Would that this fact could be stamped in burning letters on our hearts. I well know there is a God. He has revealed Himself to me many times, and has answered my prayers far better than I expected, for He knows what is best for all his children and puts them in the places He wishes them to fill, gives them the needed light and tools, but they have to acquire their trade by perseverance and diligence. God has no patience with the idle lover of ease. Things happen to us sometimes to try our faith. God wants to see if we trust Him, or man, most, and we should ever bow in submission to His will, and if we do, all will come out right. The great question is, Where shall we spend Eternity? In Heaven with the redeemed, or below with the lost? If we do all in our power to be saved, God will do the rest. He never leaves us alone, and it is sweet to dwell on this thought. Jesus is ever at the right hand of God to make intercession for us, for by His death we have a Home in Heaven where we can rest from all our labors and cares.

MORE BLESSED TO GIVE THAN TO RECEIVE.

When I was six years old my mother started me to school. A little later she bought me a Bible, and taught me to read it. My school-teacher was a Methodist preacher, and each morning when he opened school, he read a chapter from his Bible, and prayed.

Therefore from both my mother and my school teacher, I learned that it was right to read the Bible every day. I knew they were good and I tried to follow in their footsteps. As the years of my childhood passed swiftly by, I learned, more and more, to love the Bible, naturally, many of the verses which I read and committed, from its sacred pages, in these early days of my childhood, my mind, at the time, was too immature to comprehend, fully; mother explained them to me, and my grandfather, who was a devout Christian gentleman, taught me many Bible questions, and their answers.

Thus, while my mind was yet "Wax to receive and steel to retain" it was stored with these rich truths. I loved my grandfather very dearly, and enjoyed my visits to his home immensely, for he and Grandmother, both, did all they could to make my stays with them pleasant; they had become Christians when they were very young.

There was one verse, in particular, in the Bible, that baffled my childish understanding. I was selfish, as all children are. I could not see how it could be true, that it "was more blessed to give than to receive." As I pondered on this mystery, I determined to try, in my childish way, and see if I could find out for myself; soon I gave to children less fortunate than I, and gained great pleasure by so doing. I little anticipated the joy which filled my heart upon seeing them so grateful and happy, as a consequence of my small benefactions: thus, I found the verse true, and plain enough, where it had once seemed so mysterious. We lived near the railroad, and many poor tramps, of all ages, came to our door for help, we never turned them away empty-handed, as, alas, some of our neighbors did. We were sorry for the poor, unfortunate ones, and helped them all we could.

Our hearts were made glad, many times, by their sincere thanks.

I shall never forget one of these sad cases. That of an old man, who had been well-raised, and highly educated. He came from Florida, where he had lost all of his loved ones, also his property, by sickness and other misfortunes; he was very old, and on his way to the home of a relative, who lived in Kentucky.

Mother and I gave him all the good food and milk that he wanted. After eating, he sat there, and wrote in a beautiful hand, these words: "Good Ladies;—I thank you both, very kindly for the good food I have enjoyed; may the Giver of all good blessings be with you, and may you finally reach that land where there is no want. Again thanking you, I remain,

Sincerely,

"OLD MAN."

When I read those words, tears filled my eyes, but joy filled my heart; and once more did I realize the meaning of the Saviour's words: "It is more blessed to give than to receive."

My life flowed on, thus, from year to year until I became a woman. I gave all I could to those in need, and it ever made me happy, and, indeed, far happier than when others gave to me, for I was not without kind and generous friends, as life was passing by.

I only wish that I might indelibly stamp it upon the minds and hearts of all people, and teach them, from my own experience that **it is more blessed to give than to receive!**

Our Saviour's life was all lived for others, and His precious blood was shed to cleanse us from all sin, and it gave us the right to the Tree of Life. If we only believe on Him, and do His good will. He says, in St. Luke, the Sixth Chapter, and the thirty-eighth verse, "Give and it shall be given unto you, good measure, pressed down, and shaken together, and running over, shall men give into your bosoms. For with the same measure that you mete withal, it shall be measured to you again."

Also in Second Corinthians, in the Ninth Chapter and the Seventh verse, we find these words: "Every man according as he purposeth, in his heart, so let him give, not grudgingly or of necessity, for God loveth a cheerful giver." Again we read in our Bibles, "He that giveth to the poor, lendeth to the

Lord," and many more places, in this precious Bible, too numerous to mention, do we find the words that teach us to give to the poor and needy, for they shall be with us always, yea, even unto the end of the world, so Jesus said.

The Lord has done so much for us we ought to be willing to do for those less fortunate than we.

My prayer is this: May all who read these sincere and simple words say, "I will help those in need, and do my duty, come what may." Those who so resolve, will surely find a peace that passeth understanding, flowing into their souls. I know this to be so. The world cannot give, or take away, the happiness we feel, when we have done our Christian duty toward one of the least of these. Conscience and the Bible are true guides; they will do to live by, and when we come to die we will not be afraid to cross Death's cold stream, for our Saviour will be with us, and will conduct us to our mansion in Heaven, that we have builded by our good deeds, in this world.

Oh, what a joy it will be to have even **one** white-robed saint approach us, at that Gate, of the lovely city and say: "I am here, by your help, in the world you taught me of Jesus, and His love, and helped me on to right-living, by believing in me and giving me that encouragement, without which I should have fallen by the way. I now enjoy all the delights of Heaven, because of your timely aid."

May we all have some ransomed soul to mee us at the Pearly Gates, and not have just one star, in our crowns, but many is the heartfelt wish of

Your Christian Friend,

(MRS.) SUSIE McCARVER WEBSTER.

1917 East Fourteenth Street, Highland Park, Chattanooga, Tennessee.

CHRISTIAN ASSOCIATIONS.

Costing \$150,000, equipped with spacious gymnasium, swimming pool, running track, library, bowling alleys, billiard room and many departments for the amusement and education of its members, the Young Men's Christian Association building is a possession of which Chattanoogaans are justly proud. More than 500 young men belong to the association, and it is a prominent factor in the moral, social and athletic development of the young people.

The Young Women's Christian Association has commodious quarters centrally located, and has a large and fast growing membership. A fund of \$110,000 was raised by public subscription for the purpose of building a new home, which was opened in March, 1913.

The Young Men's Hebrew Association occupies the quarters formerly used by the Chattanooga Lodge of Elks. They have reading rooms, library, gymnasium, baths, billiard rooms and other equipment for pastime and physical development.





Thy way, not mine, O Lord,
However dark it be,
Lead me by Thine own hand,
Choose out the path for me.

RESIGNATION

Dear Jesus, my will I'll resign
If you will lend me your hand,
Never my way, but always Thine,
I shall ever take this stand;
This world is just a fleeting show.
At times my soul grows weary,
But a mission I have, I know;
May it all not be dreary.

Saviour, your way is always best,
Then choose for me every day;
Just give me help, strength and sweet rest
All along life's troubled way;
For You are wise and I am weak;
I know not what is best.

Your pardon and love I shall seek
To help me stand the test.

Patiently I must hope and wait
Until my work is all o'er,
Then I can enter Heaven's gate
And praise on the Beautiful Shore;
In glory I will shout and sing
And be free from every care,
Living forever with my King
In his blessed mansion fair.

"CLOUDS AND SUNSHINE."

All along the journey of life, from infancy to old age, every one encounters trials and pleasures, clouds and sunshine, disappointments and surprises, and, last but not least, gains and losses; but they all have their mission and are for our good to break the monotony of every-day life. We are so constituted as to enjoy changes, therefore it takes a variety of things to satisfy the human heart and mind.

Our Heavenly Father knows our every weakness and gives us many vicissitudes to try our metal; therefore we should ever be brave and willing to suffer some and hope for better times in the future.

No matter how dark the clouds may hang over us now, by and by they can be swept away by God's own sunshine. Then let us never murmur or repine when trials and sombre clouds come into our lives, for they have a work to perform, and when they are gone we will enjoy the pleasures and sunshine far more. Then let us all keep Hope's cheerful rays in our hearts, for we know that there are far more bright days than dark ones, for which we should be very thankful and never complain when we have to pass through rough places, but make the best of what comes, remembering that things that cannot be cured must be endured.

We should ever trust our loving Saviour to give us strength to meet each trial. For thirty-three years he toiled and suffered for our good, and is now at the right hand of God making intercession for us in order that we may enjoy a better world if we will only believe on Him and do His good will. Our earthly life is only the probation with many things to try our faith, and all trials and sorrows are to de-

velop our souls and fit them for our Heavenly Home. When our work here is finished we can go to that lovely City, where there will be nothing to mar our happiness; where no clouds ever appear; where no pain or sin can enter, and where the sun will shine forever. Oh! how grand and glorious the thought, to live throughout Eternity with our God and loving Saviour and enjoy all the beauties that are prepared for those who live right. By the death of dear Jesus we are redeemed. He paid the debt for us and swept all the clouds away so we can live in the blessed sunshine of our Heavenly Father's love both here and hereafter if we will obey Him.

HOUSES OF WORSHIP IN CHATTANOOGA.

In this and two other pictures of this series are given views of some of the places of public worship of God in Chattanooga.

The synagogue, known as Mizpah Temple, marked 1 in the picture, and the Cumberland Presbyterian Church, marked 4, both front on the north side of Oak Street, with Lindsay Street between them, the former standing on the northeast and the latter on the northwest corner. The Jews have two distinct congregations, the "Mizpah" of the Reformed Jewish Church, and the other the Orthodox congregation worshipping at B'Nai Zion Synagogue on Carter Street.

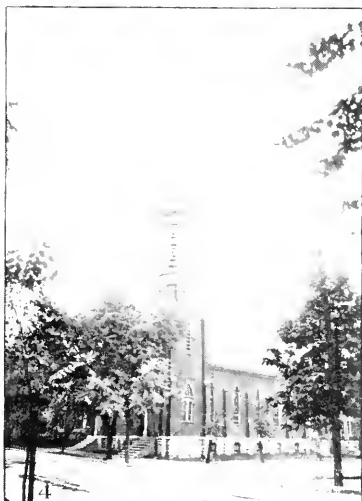
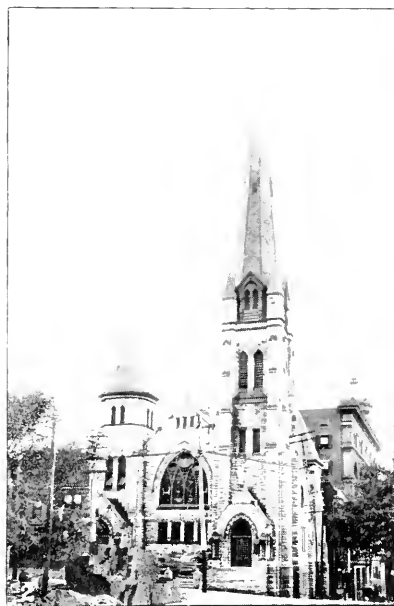
The other building at the left is the First Methodist (sometimes called the "Stone") Church, at the southeast corner of McCallie and Georgia Avenues, fronting on McCallie.

On the right the one numbered 3 is the Centenary Methodist Church (South), standing on the northeast corner of East Eighth Street (right) and A Street (left).

In the sketch accompanying another group of church buildings is given some idea of the number of organizations of different religious bodies in and near Chattanooga. The cordial good feeling among the congregations and their spiritual heads in our city is most gratifying and calculated to much relieve the sacred cause of religion from the reproach of bitterness or bigotry. This good feeling is not merely among Protestants, but between Protestant and Catholic, Christian and non-Christian.



1 Jewish Synagogue
2 First M. E. Church
3 Centenary Methodist
4 Cumberland Presbyterian



The people of Chattanooga have no quarrel with those who do not share their views, and they find variance of belief, religious or political, entirely consistent with mutual respect and good-will.

"AN INSPIRATION"

In the twilight dim and gray
On a lovely bygone day,
A true vision came to me,
Listen, I'll impart to thee,
'Twas the merry month of May,
But my heart was sad, I say.

I was so ambitious then
That I often used my pen,
But was reading on that day,
Then I put the book away,
And into the porch I went,
Some moments in prayer I spent.

A true wish was in my heart
To have faith and play my part
In the game of life each day
And ever walk the narrow way,
Now my hopes had been so great,
But, alas! it seemed too late.

Then came the thought, "Watch the sky,"
For a storm was drawing nigh;
Black clouds were gathering fast
And the light of day was passed.
Only one bright spot was there
And for it I wished to care.

But so fast clouds gathered o'er,
Seemed I would not see it more,
Then I did not feel quite sure
That faithful I could endure;
Then a voice seemed to say, Wait,
Even now it's not too late.

A sign in the sky to-day
Will help you along your way,
And one who loves you best will
Sometime your true wish fulfill,
If you'll only stand the test,
He will ever do the rest.

Clouds came fast on every side,
I turned away to abide
By the storm; it seemed to me
My great hope must cease to be;
And without it naught could cheer
Or help me enjoy life here.

Sad I was, but knew not why,
I looked again at the sky.

Ah! what then had taken place,
Clouds were giving away to space,
The spot was brighter shining,
My heart had ceased its pining.

Then, as I watched the sky,
Clouds diminished—I saw why;
'Twas threatening storm that day,
They come all along life's way;
But 'tis true they will not last
If on God your hope you cast.

O'er the vision I've thought well,
So this is what I wish to tell:
A truth I was taught that day,
Not all of life will be gray,
Clouds may gather here below,
They cannot last; this is so.

The trials you have each day
Are just to make you obey
One who knows what you can bear,
You must not worry or care,
No matter how great the strife;
It will lead to endless life.

So just keep hope's cheerful ray,
It will guide you all the way;
To your heart's wish it will bring
True joys that will make you sing
All along your pathway here,
So live right and have no fear.

To meet your True God above,
For He is Love—only Love,
Well He knows that you are clay
And are prone to sin each day,
But to you strength He will give
If you'll trust Him while you live.

Then when death you have to meet
To trust Jesus will be sweet,
For He understands you well,
Will take you with Him to dwell;
Then in robes of pure white
You can find your soul's delight.

L. R. ROBINSON

The Universalist Church in Chattanooga was organized in 1907 by the Rev. Dr. Quillen H. Shinn, the Southern missionary, of the denomination.

The church began with thirty-two charter members.

In November, 1908, the present pastor, Rev. L. R. Robinson, whose picture appears above, accepted the call of the church, becoming the first pastor.

Dr. Robinson, as his picture indicates, is a young man, and all who know him testify to his enthusiasm and his ability



REV. L. R. ROBINSON

to bring things to pass. He has the "courage of his convictions" on all the foremost topics of the day, and is fearless

in presenting them. He is invariably on the side of the right, regardless of consequences, and is recognized as one of Chattanooga's gifted men in extemporaneous debate.

He has, now, served his church in Chattanooga over seven years, entering on his eighth year November 1.

He is popular with the members of his denomination, and counts his friends throughout the city by the hundreds.

The new church building, now under construction on the corner of Main and Hickory Streets, just opposite Ferger Place, only one short block from the East Lake car line, will be known as the "Dr. Shinn Memorial," having been so named in memory of the man who organized it. When completed the church will represent an expenditure of \$25,000, and is said to be constructed after a most artistic model. A delicate compliment to the beloved Dr. Shinn is embodied in the building of the church along the lines of the old Virginia architecture, Virginia being the native state of Dr. Shinn.

The friends of liberal Christianity welcome this beautiful church to the city and expect that it will continue its influence upon the moral and spiritual life of the community to its great uplift.

During Mr. Robinson's pastorate the church has grown rapidly, one hundred and twenty-five having been added to the membership, which number includes many of the leading citizens of the city.

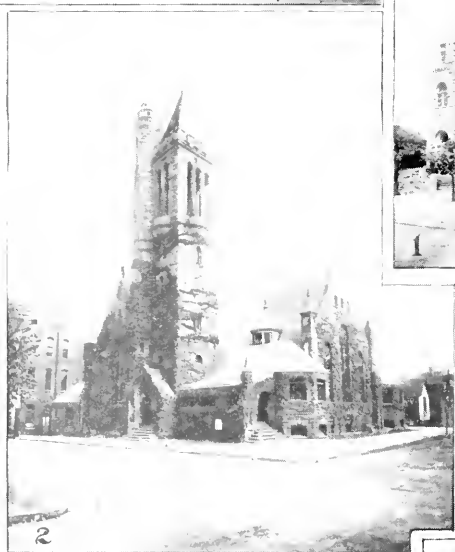


MY BIBLE

This precious book Mother gave
Has taught me how to be brave.
I've loved it's truths since a child.
It tells of Jesus so mild;
How He left His home on high
For us to suffer and die;
Yes, He gave His life for all.
If on Him they only call,
He ever hears when they pray
And turns their night into day.
Our friend and help He will be,
This is a sweet truth to me.
Ransomed and saved by His love
We can reach our home above;
Welcome be in that sweet land.
When by our Saviour we stand,
I've learned that while here below
Each one reaps just what they sow;
The Bible says this is true
And it tells us what to do
If Heaven we wish to gain.
We can reach it through great pain;
When sorrow and trials we bear,
He'll make our troubles His care.
We can repose on His breast
And enjoy a true, sweet rest.
Yes, when our life work is o'er,
We will praise on that sweet shore.
All this I've learned from His book,
In fancy I see His look
When He says, "Father, help all
That on you may ever call,
For you know that flesh is weak;
So lend a hand when they seek
To find the blessed true way,
Lead them to eternal day."
Without God's help all are lost,
Couldn't reach Heaven at any cost.
Oh, temptation is so strong
And at times all do some wrong.
Yes, walk in the paths of sin,
But new life they can begin;
Say, "I'll be true all the way,
Read my Bible every day."
It their shield can ever be,
If they love and obey Thee;
I love my Bible so well
All it has taught me I can't tell
In this poem now, my friend;
I'll read it till life shall end,
Then I'll reach the golden shore,
Where I will not need it more,
For God's face will be my light
In the city of pure white.



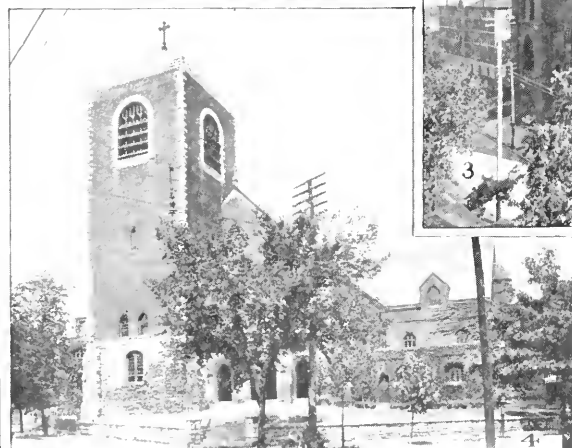
1



2



3



4

- 1-First Baptist Church.
- 2-Second Presbyterian Church.
- 3-St. Peter's St. Paul's Catholic Church.
- 4-St. Peter's Episcopal Church.

CHATTANOOGA'S CHURCHES.

Chattanooga is a city abounding in churches and in church buildings, and in three of the views of this series are shown some of the edifices devoted to Divine worship.

The two churches at the left of the picture, numbered 2 and 4, stand on diagonally opposite corners of West Seventh and Pine Streets, being respectively the Second Presbyterian Church on the southeast and St. Paul's (Episcopal) Church on the northwest corner. No. 3 at the right is SS. Peter and Paul's Church (Catholic) on the south side of East Eighth Street not far from Georgia Avenue and very close to the Carnegie Building of the Public Library. In the upper right hand corner of the picture is the First Baptist Church, on northeast corner of Georgia Avenue and Oak Street, opposite the Court House grounds.

Even our own people might be surprised on looking at the directory to see the great number of religious organizations existing in Chattanooga and its suburbs, including Adventist, Baptist, Catholic, Christian, Christian Scientist, Congregational, Cumberland Presbyterian, Episcopal, Jewish, Latter-Day Saints (Mormon), Lutheran, Methodist, Methodist (South), Presbyterian, Undenominational (so classed, including Gospel Tabernacle, Lewis Mission, Salvation Army and South Chattanooga Mission), Unitarian, United Brethren and Universalist. A number of these have several places of worship each. A considerable number of the congregations are of colored people.

The large number of our city's religious bodies is due in some measure to our cosmopolitan population, gathered from so many different regions. The liberal and kindly spirit which animates the members of these different bodies in their intercourse with each other does credit to the cause of religion and adds to the charm of life in our city.

"NO EXCELLENCY WITHOUT LABOR."

When I was quite a little girl I often heard older people say, "No excellency without labor." I wondered what the meaning was, my childish mind could not comprehend the

depths of those words, until one day some small children and I were playing by a large strawstack, which was very high and steep and it looked impossible to climb to the top without help of some kind. I looked at it for a few moments, then made up my mind to reach the top without aid. I said to the little girls with me, "I will climb up this side, watch me and see." I made a number of efforts, but each time would slip back to the ground. The thought then came, "No excellency without labor," so I quoted the words to the children and resolved to put them to the test. I tried again and again, failing each time, but I would not give up, although my strength was nearly exhausted. However, with renewed courage and a full determination to accomplish my purpose I reached the top. The children gave a cry of surprise, and I will never forget the joy it gave me. I realized that I had gained a victory which to us children seemed impossible. Then all the little ones tried to do as I had done, but failed. I then slid down the side of the stack and assisted those smaller than myself, and we all had fun climbing up several times and saying, "No excellency without labor." At last we grew weary and went home with an impression on our minds to help us in the coming years.

Lasting good it has done me since I was a little girl at play, the lesson it taught me I will never forget. I have never won anything worth while without the combined labor of both hands and mind. The many pleasures that have come into my life have all been obtained through work. At times I have grown weary of the monotony of life and the toil of hands and brain, but in due time they have brought the desired pleasure. I have often met success when I least expected it; surprises and disappointments have both come, but each one was for my good, and when I use all the energy and will power I have then the top is reached, as it was on that by-gone day at the old strawstack. Then I enjoy pleasures known only to those who do all they can and will not give up in despair.

Oh, how often people could win fame if they would do all in their power and not be so quick to say, "I can't." Success is always in "Can;" failures in "Can't." I believe that

we can accomplish anything we undertake if our desire is strong enough to cause us to spend our time and efforts to that end. At first, many things to us seem impossible, but by perseverance and labor we can win the longed-for prize. The great secret of success is constancy and will power, and these traits of character must be cultivated. Many times we fail and go back to where we started, but each time we can rise with renewed energy and say, "I can and I will;" then God Himself will hear our words and make them come true. He is ever near His children to give them the needed light and strength when they fail. We may be cast down, but not forsaken, so let us ever persist and we may accomplish far more than our worldly friends may imagine.

By the eye of faith we can pierce the future and see beauties that the wicked world can never see. Let us learn a lesson from the old quotation, "No excellency without labor," and say, "I will do some good in this world by my own hands and win a crown in a Better World by doing all the work that God requires of me." We will find a true helper at our side who will always lend the needed strength and light at the right moment. It was He who gave me the help to accomplish my childish undertaking and He has ever been near when I needed Him. Oh! vain is the help of man, they can do some things for us, but God can do far more.

BE GOOD

Be good and you'll happy be;
Now this is true, you will see;
All find this so and can say
Lasting pleasures come that way;
That way only, well they know,
I am glad that this is so.

The transgressor's way is hard
And from Heaven he is barred.
Yes, the Bible tells us so;
All must reap whate'er they sow;
Sow a sin and reap a pain
Then repent and try again.

Flesh will sin sometimes, we know,
Our souls hate to have this so;
Everyone should watch and pray,
Strive to walk the narrow way;
Temptations are on every side,
But in Jesus all can confide.

And resist the Tempter's power
 So be good each fleeting hour,
 Oh, so often I have seen
 People punished who are mean;
 Now remember what I tell,
 Ever do your duty well.

For no good can come from sin,
 So don't let the Tempter in,
 When once he is in your heart
 He sure will play a large part;
 Yes, deceive you every hour,
 So resist his cunning power.

But alas, when it's too late,
 Many repent o'er their fate,
 And cry out in tears and pain,
 Oh! to live my life again;
 But the past is forever passed
 And they miss Heaven at last.

Oh, how sad their bitter lot;
 In youth their God they forgot,
 They would not try to be good,
 But did wrong each time they could,
 All will get what they deserve
 If their God they will not serve.

They wander on every day
 In the broad and sinful way;
 They care not for man or God,
 But they'll sleep beneath the sod;
 Then their souls will live in pain,
 Repent they cannot again.

If they had tried to be good,
 Oh, well, I know that they could;
 For our God is ever near,
 So His children need not fear;
 If they trust Him He will give
 Help and strength each day they live.

And when at last they must die
 They will feel Jesus so nigh,
 And be glad that they were good—
 Would not live on if they could—
 For when they lay their cross down
 They will receive a bright crown.

And live in the City Fair,
 So free from sorrow and care,
 All they missed while toiling here
 They'll find there, I have no fear,
 So let all try to be good,
 For they well know that they should.

“DUTY.”

What a happy world this would be if every person would do their duty. Sorrows of many kinds would cease, and we could all enjoy a number of pleasures that we now miss on account of sin and the neglect of our duty. Would to our Heavenly Father that I could find language eloquent enough to impress upon our nation the importance of walking in the path of duty where they can find pleasures they never dreamed of.

Oh, how often people seek pleasures in sinful, selfish paths, but they always meet with bitter disappointments which are ordained by God Himself to teach His children to be like His own loved Son, who left His home in Glory and came to this sin-cursed world to do His duty. Yes, to suffer the cruel death of shame on the cross that we all might have an opportunity to be saved. He walked in the path of duty for thirty-three years, and is now at the right hand of God to make intercession for us. It looks to me as if we sometimes forget all He has done for us, and we wander on and on in the paths of sin, ever looking for pleasures that we will never find until we turn around and travel in the right road, then we will find everlasting pleasures. I have often found this to be true, and so will all who will only do their duty.

First, we owe our God and Saviour a life of duty; second, we owe our family, relatives and friends a large debt of duty, and last, but not least, we owe the utter stranger a debt of duty. If we see them in need, we should administer to their wants, for Jesus said, “Entertain strangers, for in doing so you may entertain angels unawares.”

We all know what our duty is, and we should be brave men and women and say, “With the help of God I will walk in the path of duty which leads to true happiness in this life and a crown of glory in the life to come.” It has been said, “We may be admired for our beauty or talent, courted for our wealth or influence, but to be loved we must be good; therefore happiness consists in goodness.” No one ever has been or ever will be happy unless he possesses a clear conscience. If we would only think of the great blessings the righteous receive hereafter we surely would live a clean, up-

right life and do our duty each day, thus preparing ourselves to calmly and peacefully meet the Death Angel when he comes to bear us to our Eternal Home.

LETTERS

Letters—well, now what are they?
 Help and pleasure, day by day.
 We would be in a sad plight
 If letters we could not write
 To our loved ones, far or near,
 And from them we did not hear;
 We need them in business, too;
 Without them, what would we do?

For missives we look each day,
 May none of them go astray,
 But on time come to our door
 To bless our lives o'er and o'er.
 By some letters being lost,
 Pain and sorrow it has cost
 Many people in the past
 And o'er their lives sadness cast.

Careful should the postman be;
 Much depends on him, you see;
 Both harm and good letters do,
 Everyone knows this is true.
 Many things they let us know
 While we journey here below;
 A great invention they are!
 They can travel, oh, so far.

Sweet comfort they bring to our heart,
 May we never from them part.
 In our work, and war, and love,
 They come to us like a dove,
 Bringing news both good and bad;
 They make our hearts glad and sad.
 To them we will gladly cling,
 Hoping that good news they'll bring.

To us in the coming years,
 And dispel all of our fears,
 If letters we wish to get,
 Loved ones we must not forget.
 But take time and to them write,
 It will make their hearts so light
 To know they are not forgot
 Will brighten their lonely lot.



MRS. J. J. PHILLIPS, Deceased

LOTTIE BELLE McCARVER

Lottie Belle McCarver was born July 1, 1879, at Bell Buckle, Bedford County, Tennessee, and departed this life February 7, 1911, at her home in Haley, Tenn., age 31 years 7 months and 7 days. She was a sweet, lovable child; a bright, intelligent school girl, and an accomplished, refined, Christian young lady. She accepted Jesus as her Saviour at the age of 17.

To know her was to love her, for she was kind and good to all with whom she came in contact, had many friends and admirers. On December 12, 1899, she was married to J. J. Phillips, of Wartrace, Tenn. It was hard to give her up in marriage, as she was our household pet, and we were lonely when she left us; but Ah! how much greater the loneliness now, for she has gone from us to Heaven and left us heart broken, and our only consolation is she won't suffer any more and is safe with her Saviour. She told mother not to cry for she was going to live with Jesus and there would be no pain and care up there.

She was resigned to God's will and bade us her last good-bye without a tear, even when she kissed her tiny babe she had a sweet, happy smile and said, "Jane, kiss your mamma good-bye before she goes to Heaven." She said she had done all she could for the children and would leave them in the hands of her God and asked her husband to promise to be a Christian and to raise the four little girls to be Christians, to take them to church and Sunday School, so when their mission here was over they could come to Heaven and live with her, and for him to one day meet her there.

A few days before she left us she had a beautiful dream of a lovely place, it seemed, so she told mother, that our grandpa was coming down a snow white mountain, looking to the right and left, and she said, "Mother, he is looking for me." So we believe his spirit came to accompany her Home. She prayed to die easy. While in a quiet sleep her soul gently took its flight to her mansion above, leaving to mourn her loss a host of relatives and friends. The saddest of all sights I have ever seen was our sweet, good mother when she said, "Good-bye, little Belle," as she took her last look at her loved child, but God's grace was sufficient to uphold her and pour balm on her broken heart. My only consolation to offer was, she will suffer no more, and she wanted to go to live with Jesus. In my mind's eye I could almost see Him as He took little Belle in His arms and said, "You have suffered enough, now live with me and enjoy all the beauties of Heaven."

It was sad to say farewell
 To our Darling Little Belle,
 But her mission she had filled
 And had to go, as God willed,
 To live with Him ever more
 On the Happy Golden Shore.

To us she was but given
 As a pure bud from Heaven,
 Awhile to grace our bower,
 Our precious little flower;
 She was gentle, good and fair
 With a wealth of light brown hair.

And a soul so pure and white
 She's now in the land of light;
 Yes, in her Home far above
 With Dear Jesus, who is love;
 When from us she passed away
 I could almost hear him say.

"You have come, my spotless one,
 Now to live with God's own Son;
 You have suffered, oh, so long,
 I've turned your sickness to song;
 And your cross has passed away
 Since you've reached this perfect day.

All your pains you bore so well,
 What you suffered, none can tell."
 Only God above we know,
 And to Him she wished to go,
 To receive her crown so bright
 And live where there is no night.

All the heartaches she knew here
 Now they're gone, we have no fear,
 And, although we now are sad,
 We know that her soul is glad,
 To live with our God above
 In the mansions of pure love.

Here she sweetly fell asleep,
 Woke in Heaven, not to weep,
 Gently they laid her away
 To rest till the judgment day;
 Then sleep, dear little flower,
 Though we miss you each hour.

Cruel death, you have no sting,
 To the good no pain you bring,
 For the Bible tells us so,
 And your way we all must go;
 Since Dear Jesus went that way,
 Well we know we'll go some day.

So sweet the thought when the sun
 Kissed our flower just begun,
 And the pleasures of the past
 Were too fair and bright to last.

We hope to meet you again
In the land where there's no pain.

Now the winds sing a sad dirge,
The grave is the true life's verge;
Sweet pleasures there she will see
And with Jesus ever be;
In her robes of pure white
She is where there is no night.

So free from sorrow and care
We know it's good to be there;
And when our life's work is o'er
We'll meet her on the golden shore;
May not one of us be lost,
All reach Heaven at any cost.

"EXPERIENCE"

Experience is the best teacher;
It beats any earthly preacher,
On the land or on the shore;
It sure can teach us far more
Than all preachers here below;
Now this certainly is so.

In youth we all learn a lot,
But how soon it is forgot,
And we have to learn anew
When we grow up—yes, we do;
Years and years will never learn
Us as much as we will earn.

In one hour by true contact;
Now this surely is a fact,
We won't take another's word
And many times we have heard
People say, "I told you so;"
Headlong all are wont to go.

That a friend would dare deceive
No one will ever believe,
'Till their faith is shaken well
And o'er them it casts a spell.
They will feel so very blue
They can't tell just what to do.

They have learned a lesson well
And to others they wish to tell;
But no good it does, I say,
I've seen it fail day by day.
Oh, if people only would
They could learn lots that they should.

And not have to suffer so,
Many places they would not go
And much happier they would be
If they would love and serve. See?

Jesus gave His life for all
That on Him may ever call.

True knowledge all must sure earn
If from others they won't learn,
And good advice will not take,
Many failures they will make;
As from childhood they grow up
Bitter cups they'll have to sup.

All along our journey here
Doubts we will meet, I sure fear,
But we can cast them aside
If in true faith we abide,
And press bravely on each day
In the good and narrow way.

Bitter experiences in youth
Teach us many a truth;
We know for good they are meant
If by our God they are sent.
Help to us they'll ever bring
If to Jesus we still cling.

CHURCHES AND OLD LADIES' HOME.

Two other pages of this volume are devoted to churches. The church numbered 1 on this plate, the one with columns, is the First Presbyterian Church, on the southwest corner of McCallie Avenue and Douglas Street fronting on McCallie Avenue, and the one numbered 2 is Christ Church (Episcopal), just opposite, on the northwest corner of the same streets and also fronting on McCallie Avenue.

The one numbered 3 is the First Christian Church, fronting on Georgia Avenue, on southwest corner of Seventh Street.

The remaining building, numbered 4, is the Old Ladies' Home, situated at 402 North Dodds Avenue, Ridgedale, at the foot of Missionary Ridge.

It would certainly be a disgrace to the religion of any community to allow the aged members of the gentler sex to remain without ample care, and though to provide for the last years of the old is not as important as to properly train and guide the years of childhood and youth, proper provision for those of advanced years is a duty the neglect of which would be highly discreditable to the community, and Chattanooga in this and divers other philanthropic institutions has done herself credit and shown that she is not entirely devoted to matters of pecuniary profit.

- 1 First Presbyterian Church
- 2 Christ Church (Episcopal)
- 3 First Christian Church
- 4 Old Ladies' Home



OUR CROSS

Our Saviour bore his cross well;
All must bear one, so I tell.
We should ever trust in God
'Till we sleep beneath the sod.
If He leads by thorny road
He'll help us carry our load;
It's the lot that He has given
And the true road to Heaven.
Though our cross may last long,
At evening time we'll have song;
If sad our days till the night,
Twilight time there shall be light.
Our life is a working day,
Awhile to work and to play,
Then, thank God, a quiet night.
Our crosses are set aright.
Let us all keep this in mind
And true pleasures we will find,
In the straight and narrow way.
So let us press on each day,
We may grow weary of toiling,
Tired of building and spoiling,
Long for rest for heart and brain;
Then let us take hope again,
Bear our cross and not complain;
Do our duty, not live in vain.
But we often wonder why
We have so much cause to sigh,
And have to carry each day
Our cross all along the way.
Sometimes we are faint and distressed,
And cry, oh, Lord, give us rest.
Many years we cannot bear
This very heavy load of care.
We say, "Father, see that one,
Our cross is hard, he has none;"
The answer comes, "You can't see,
He has a cross same as thee."
We wonder what we have done,
Then we think of God's own Son;
He bore His cross with good will,
So we must carry ours still.
"Child," our Master's voice may say,
"Learn a true lesson this way:
The cross that you have borne long
Has only made you grow strong,
Fitted you to bear for me,
All I wish to lay on thee."
Do not murmur or repine,
Because a heavy cross is thine,
But press onward with the prayer,
"Lord, make us worthy to bear
All that on us you may send,
And let Jesus be our Friend
Till our faith is lost in sight
In the City of true delight;"
Then our cross will pass away

When we reach eternal day,
And we'll rest forever more
On the bright Celestial Shore.

LOVE

Who can sound the depths of love?
Only our dear God above.
Through true love He gave His Son,
And He died for everyone.
All we have to do is this,
Just believe, and feel the bliss
Coming from the throne above,
God's measureless depths of love.

If in His own Word we trust,
We'll have a shield that won't rust;
It will be so true and bright
All can see that it is right,
And with it our foes we'll slay,
Help them walk the narrow way;
In God's universe of light
It will guide their souls aright.

Love from out the depths of hate
Lifts man up to high estate;
Fits him for the realms above,
Oh, the goodness of true love.
It will bring the angels near
With sweet hopes our hearts to cheer;
May they guide us all the way
Till we reach that perfect day.

Peace, love gives to all mankind,
And doth men and angels bind
To their God with links of gold;
And so now I firmly hold
That we mortals do not need
A more lasting Heaven-born creed.
All good people here, I say,
Are saved and kept this true way.

While they journey here below
Some true hearts all wish to know,
In this world there's lots to love
And much in the land above.
Love we may have for brother,
It's not like that for Mother;
**Of earthly friends, she is the best,
For she always stands the test.**

Pleasures she gives every day;
She comes next to God, I say.
When we are sad, she is by,
Even if she has to sigh;
New hope she tries to impart
To our sad and broken heart;
Selfishness she does not know
And to Heaven she will go.

To receive her crown so bright,
 For she toiled day and night.
 What she suffered, none can tell,
 And her part she bore so well.
 She first taught us how to pray,
 Tried to keep us in the way
 That will lead to Heaven's door,
 When our trials here are o'er.

There is Friendship love so true;
 It keeps one from being blue;
 Ah, it is a lovely flower,
 Often torn from its bower
 By neglect in word or deed,
 May all who read this take heed
 And ever cherish the flower,
 Even in the darkest hour.

And not be so quick to say,
 "I knew you would act that way."
 Prove to all a friend in need;
 It will make them glad, indeed.
 Yes, go to your friend unsought,
 With nothing can love be bought;
 Their souls will know yours at sight,
 It will make their heart so light.

There is a love that Lovers know,
 All are glad to have it so,
 For Love's young dream is so sweet
 When congenial souls meet;
 They know each other by sight
 And their hearts, they are so light.
 They trust each other and for aye,
 Since true love has come their way.

You can see love in their face,
 But its source you cannot trace;
 They have much you do not know
 And are glad to have it so;
 If their love is true, 'twill last
 When all earthly things are passed,
 Their souls will have the same thought
 When by Cupid they are caught.

Love's sailing is not all bliss,
 Storms you'll find even in this,
 And rough winds will try your bark,
 Trust will keep alive Love's spark;
 And when you feel Cupid's dart
 To another you'll give your heart;
 And your souls can dwell together
 In just any kind of weather.

So your path along life's way
 Will grow brighter day by day,
 Lonely it no more will be
 For true pleasure you will see.
 Love will always find the way.

If your lover's true, I say;
Constant he will ever be
And one day come back to thee.

To live unloved on the earth
Is one sorrow that has birth
In the heart of selfish man,
But he will be of little span;
Love makes life a part of Heaven
When so truly it is given,
To all who read this, I say,
Take true love along your way.

HOW SHALL I KNOW?

How shall I know it is Heaven
When I land on that far strange shore?
How shall I know it is Heaven
Who never has seen it before?

Shall I know by the burst of music
From harps in the angels' hands,
Shall I know by the healing presence
Of beautiful spirit bands?

Shall I know by the gleam and glimmer
Of amethyst, pearl and gold?
Shall I know by the run of the story
That prophets and sages have told?

Shall I know by the light eternal
That streams from the dear God's face?
How shall I know it is Heaven
When I reach the wonderful place?

Oh, soul of my soul beloved,
Oh, mystic, mysterious spell,
I shall need no voice to tell me
'Tis Heaven where thou dost dwell.

—Anonymous.

"MEMORY."

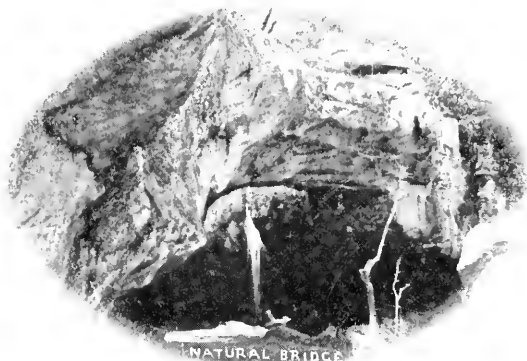
What a mysterious and wonderful thing is memory. At times every one will have both sad and pleasant memories; this being true, each one should strive with all their might to live right while they are young, then when old age comes they will have a clear conscience, and the memories of their past life will be sweet.

If they spend their youth in sin and foolishness, they will have to repent with bitter tears, for it is an old but true quotation, "Memory is earth's retribution for man's transgressions." When parents sin they may expect their children to

do likewise, for this is one way God has to punish the fathers and mothers, for it grieves them deeply to see their loved ones walking in their wayward footsteps. Often deformity and sickness are sent on children to punish the parents; then their sins of the past rise up and say, "Look at your reward for serving Satan." Ah! they well remember the many times they have wandered in the beaten paths of sin. If there is any class of people who should be Christians, it is the fathers and mothers in this broad land, for God has given them his jewels only for a short time and He expects them to be raised right. Few parents realize the great responsibility resting upon them in rearing a family, and go on from year to year chasing the foolish bubbles of fashion, while their loved ones are at home with the servants. But by and by they will have to pay for all this neglect by seeing their children prefer sin to righteousness.

Of all sad things, remorse of conscience is the saddest. Sins are stamped in burning letters on the walls of memory, never to be erased in this life, but if they are repented of and forgiven they will be remembered against us no more.

May all my readers do their duty and obey the laws of God and man, then when they are old and gray they can have sweet memories that nothing can take away, and a home in Heaven when they are called from this world.





MRS. M. E. SMITH.

OUR MOTHER

Past sixty, good, gentle and fair,
Our Mother with beautiful hair;
Now on her cheek the lily blows,
In other days where bloomed the rose.
Her true soul is beyond compare,
And for her we will always care;
Lonely we are without her nigh,
Happy are we when she's nearby.

Selfishness she has never known,
And her cross she has bravely borne;
To please others is her delight,
She has cared for us day and night;
And she first taught us how to pray,
When sick, her hand chased pain away.
With our troubles to her we went,
And good advice she always lent.

Ever her smile has cheered our way,
 As on we passed from day to day;
 Years have brought their gladness and pain,
 Her love has ever been the same.
 At her knee in childhood so dear,
 We found solace for all our fear;
 Her smile, like angels from above,
 Ever shines on us with true love.

While plodding on the road of life,
 Mother stands by, in joy and strife;
 How few the friends we daily meet,
 With counsel and affections sweet,
 She is one who is always true
 And loves us whatever we do.
 Her love is truer than any other.
 Oh, our best friend is our Mother.

Then let us cherish her with care,
 For she's a gem precious and fair;
 When gone, we'll never find another
 To fill the place of our Mother.
 The world might frown and friends depart,
 Our refuge would be in her heart;
 She won't forsake us in our need,
 Her sympathy will for us plead.

Wherever we may chance to turn,
 This lesson we will ever learn:
 Our truest friend is our Mother,
 Her love is better than another.
 Oh, when from us she goes away,
 Lonely we will be every day;
 We will treat her kindly while here,
 For she is very sweet and dear.

Oh, may she live many years more,
 Just to bless our lives o'er and o'er;
 Often to our Dear Lord I pray,
 To give her good health every day.
 As my faith is, so shall it be,
 Dear Lord, for all good I thank Thee.
 But most of all for good Mother,
 And I love her; yes, I love her.

When her last work on earth is done
 She will receive the crown she's won,
 And dwell in the City of God;
 She loves the way her Saviour trod.
 And then in robes of snowy white,
 Her true faith will be lost in sight.
 With her loved ones she will shout and sing,
 In the mansions of our Dear King.

LEND A HAND

As you climb the hills of life
 Help your brothers in the strife,
 To each one along your way
 Encouragement give every day.

Just lend a true, helping hand,
Firm it may cause them to stand.
If people's hearts you could read,
You would prove a friend indeed.

Selish you should never be,
For Jesus said, "Follow me."
His cross He bore for your good,
Then do His will as you should.

And help each one that you meet,
Live true lives, don't dare to cheat
Anyone with whom you deal,
Then good you will always feel.

So lend a hand to the weak,
Kind words to them ever speak;
Pity give to one and all
That perchance may ever fall.

If in their place you had been
You would not be free from sin;
Then do not censure them so,
But kindly to them go.

And tell them of God's own Son,
How He died for everyone,
Who will repent and live right;
Yes, give them the needed light.

Prove to all a good, true friend,
Your money and your time spend;
To imitate Jesus try,
And win fame that will not die.

Pleasures to you it will bring
In this life, and you can sing
With the ransomed evermore
When you leave this earthly shore.

MUSIC.

What is Music? A sweet, soothing sound to our ear; a healing balm to our sad and lonely hearts; a recreation to our minds, and a raptuous joy to our in-most souls.

With the exception of religion, it is the most powerful thing in the world. It can calm the rage of the savage, and has wonderful influence over small children.

At times people feel sad and bowed down with some great sorrow, and seemingly do not care for anything; but let them hear the soft strains of sweet music and it will lift them out of their trouble and place them on higher ground.

Sweet Music, we love you, as you charm and console as nothing else can. How often we long for the talent to play

well. We feel if we had the great accomplishment we would be happy and could pleasantly pass the time away. But, alas, so many long in vain and have to live on from year to year with the great desire unsatisfied. But thanks to our Heavenly Father, we can all have the sweet consolation that if we live right we can one day join the Great Choir Above. Oh, how grand and sweet will be the music furnished by the Angel Band! They will sing praises throughout Eternity to the God who gave them life, and His own loved Son who died for their redemption. Forever and forever the sweet strains of music will peal forth from the many instruments of the blood-washed saints of the New Jerusalem, and all will be in harmony, and Love, Joy, Peace and Music will reign supreme.

MY DREAM OF HEAVEN

One night I dreamed a sweet dream,
It was fair as morning gleam;
The joy it then did impart
Has ever lived in my heart.

To the world I'll tell it now,
But I can't explain just how
I reached Heaven on that night,
In the dream my heart was light.

Ah, it was something like this:
Seemed that earth's pleasures I'd missed;
And alone while standing there
I was borne upon the air.

By some wondrous power great
I reached Heaven's Pearly Gate;
A sweet angel met me there
And I saw 'twas wondrous fair.

O'er the City we then did roam,
That lovely, peaceful, sweet home;
My soul drank the fragrant air
From the flowers that bloomed there.

Thrilled I was while viewing all,
On Jesus I wished to call;
He was on a stairway there,
Oh, his face was wondrous fair.

And his robe was pure white,
My sad heart then seemed so light:
To see my Saviour so near
Made me feel I had no fear.

And up there I wished to stay,
For it was eternal day;

But my work on earth wasn't o'er,
So I couldn't stay on that shore.

Back to earth I had to go,
Some seeds of goodness to sow;
And help some lost one to rise
To meet their Lord in the skies.

I've told of the lovely place,
And the goodness of His face;
Many pleasures Heaven gives,
Good and true then all should live.

The conducting angel fair
Showed me all the beauties there;
But Heaven wouldn't be complete
If our loved ones we couldn't meet.

And be with them ever more
On that happy, peaceful shore;
In my dream that very night
I felt my heart would be light.

If my loved ones could be there,
With me in that City fair;
But on earth they did remain,
Back I had to go again.

And tell them my beautiful dream.
I was happy then, it seemed;
I've told all that I saw there,
Oh, 'twas wonderful and fair.

Memory now so sweet and low
Takes me back to long ago,
Yes, through time's dim tangled maze,
To the joy of girlhood days.

And my dream once more I see,
So I'm happy as can be;
For I feel when life is o'er
I'll meet Jesus on that shore.

And ever live free from care,
No sin nor pain can go there;
All will be joy, peace and love
In my Father's home above.

FRIENDSHIP.

Friendship is a beautiful flower that is often withered by cruel neglect. A true friend is forever a friend and will not at any time fail you, but will lend a helping hand when needed most, no matter what an enemy may say, his soul will feel that you are true. Yes, all the world may turn from you,

but he will be near and speak words of encouragement and bid you look up, and hope, and wait.

I am sorry to say there are so few true friends, but many so-called friends who last only through prosperity and drop off one by one when adversity comes. Like a dream of the past, they are gone never to return. 'Tis then you feel discouraged and blue; but there is a Friend "that sticketh closer than a brother," and as long as you can claim Him for your own what's the use to be disheartened or sad? He will defend you at the right time and raise up new and true friends for you. The battle may seem against you and you grow weak and weary of it all; then He, who knows human weakness, will keep you by His own hand and give you strength to meet every need.

So bravely press on and never seem anxious when you know that Christ is your friend. If at times your strength and talents are spent in vain, and you seem to stand alone, just remember that God will not leave you and the harvest will come by and by. At the time when you least expect, joy will spring up; if not in the way you wish, in a far better way, and you will be prepared for more noble service. Then ever sow good seed of friendship. Our Heavenly Father watches over his own and says, "I will never leave you or forsake you." (Heb. 13:5.)

TO THE EDITOR OF THE NEWS

Kind Editor, this little poem I send,
And it is to the News a friend.
It will tell what people say
Of your paper day by day.

For years many have read the News,
O'er its pages they like to muse,
It pleasantly passes the hours away,
To give it up they all say nay.

You ask why they like it so well,
Now, to you the truth I'll tell:
Of all papers it's one of the best
Published, North, East, South or West.

Chattanooga can boast and truly say
We have a paper that will stay,
And tell us the news each year,
For it to leave we have no fear.

A paper so good is sure to last,
And o'er our lives a pleasure cast.
What is better at close of day
Than a newsy paper? Nothing, I say.

If an ad to the News we send
It is sure to prove our friend,
By getting us what we need;
The want column is a blessing, indeed.

An evening paper is far the best,
One can read it while they rest.
The News is surely a bright ray
And tells the happenings of the day.

It has no equal, I have heard;
None can surely doubt the word.
Without the News we would be lost,
For we can read it at little cost.

Yes, it's in reach of all, we see,
For this, kind Editor, we thank thee.
May you live many years more
To send your paper our country o'er.

What would the city of Chattanooga be
Without the News for us to see?
And all the good it has done
Will be remembered by everyone.

Kind Editor, when your work is o'er,
May you reach the Golden Shore,
And there find true delight
In the City where there's no night.

Your loved ones there you'll know,
For our Bible tells us so.
With our Saviour may you be;
This, my earnest wish, for thee.

KINDNESS.

Kindness will stand any test.
It can soothe the savage breast,
With it foe is turned to friend,
Many evils it can mend.

Oh, yes, the small word means far more than we think when we just glance at it. Every creature in this world knows its true value. Each dumb animal understands when it is spoken to kindly, for they show it by their looks and acts, so that is enough to pay us for the small trouble it takes to treat them kindly. They have lots more sense than we give them credit for, and they are more forgiving than man. When he whips his poor dog and later speaks kindly to him, see

how readily he forgives his master and loves him just the same. Not so with people. Some are ever ready to entertain malice and get revenge; even if they seemingly forgive they never forget. Thus they hold hatred in their hearts. Of course, this is not the right way to live, not the way our Saviour wishes us to live. He tried to teach us by His every word and act to be kind and forgiving to all. May we all commence now and treat each creature kindly that we come in contact with, and see how much happier we will be ourselves; we will bring pleasure to others by kindness. It will give us more happiness than we really expect in this world, and a white robe and bright crown in the Land where all is Love and Kindness.

PATIENCE

In your soul's garden today
Plant this lovely flower, I say.
You will need it far the most
And of it you sure can boast.
Of earthly things it's the best,
You'll find this true, and no jest.
When some trial you must meet,
Ah, the fruit will be so sweet.

At times impatient you grow,
But you will reap what you sow.
Then try each day to live right,
For God will keep you in sight.
All some trials have to bear,
But for you He's sure to care.
Do your best each coming day
And ever walk the right way.

In duty's path you will find
A friend that is ever kind,
For true pleasures there you'll see
And be as happy as can be.
But it takes joy and sorrow
To fill up every morrow.
Then away with all your tears
And put by those useless fears.

For some days you will be blue
And can't tell just what to do.
Ah, then you should stop and say,
"I'll press on and ever pray
And live one day at a time."
It's a gem from wisdom's mine.
And though your way be dreary,
Don't let your heart grow weary.

God has work for all to do
 And it's for a purpose true,
 All will find it if they look
 In His Precious, Priceless Book.
 For in language plain it's told,
 'Tis better than pure gold,
 Faith and Hope, and Patience, too,
 These will help all live so true.

If of this one has a doubt,
 They should surely cast it out;
 Or care and pain it will give
 As long as they have to live.
 If true patience you possess,
 God will all your efforts bless.
 Yes, He'll do more for your good
 Than any earthly friend e'er could.

May all who read this, I pray,
 Cherish the bud every day;
 Then it will grow up so tall,
 To them it will be a wall
 On every side of their life,
 And keep out discord and strife,
 When all of life's work is past
 May they reach Heaven at last.

PRAYER.

Prayer is the key to the throne of Heaven. With it we can unlock the pearly gates and go to our God and make known our wants and wishes. When we say, "Father, grant this for Jesus' sake," it touches His kind, loving heart, and He often gives us what we long for.

God is ever merciful, and helps His children when they are in the greatest need of help, for He knows their every thought and desire and never turns one away empty handed if they go in true faith. Prayer and faith can bring to sore distress due resignation, even in the greatest trials of this life. At times when we pray we know not what we should ask, but the Spirit maketh intercessions for us, and we receive far more than we ask or think. Oh! how often we feel bowed down beneath some load of care and no earthly friend can know our grief. Then we go alone and bow our heads in sweet, sacred communion with our God and He pours balm on our despondent hearts, thus renewing our strength and energy, then we can press on through faith towards the true goal that all greatly desire.

Moments spent in prayer places us on higher ground and wafts our thoughts to things above, where our treasures lie beyond the reach of earthly rust, and where beauty and youth fade not away. If our prayers are in accordance with the will of our Heavenly Father, we receive what we ask for; if not, He then chooses for us, and we see that we were blind and longing for things that could not make us happy. Then let us all say when we pray, "Not my will but Thine be done," for God can see into the future and He well knows what to give each of His children if they only trust in Him.

TO THE VIOLETS

Violets, you pretty flowers,
You bloom for the rich and poor.
In cold Winter's lonely hours
Just outside their open door.
'Tis thus you bravely take your stand
Decking every lonely place,
Soothing each one in our fair land,
You are ministers of grace.

Often you cheer a fainting heart
In Winter, Spring or in Fall,
Oh, may you from us never part,
For we love you best of all.
You seem so cheerful and so sweet
That we will ever cherish thee,
While you nestle at our feet,
For we love you, don't you see?

You try to chase away dull care
When we wear you on our breast;
Your tiny face so pure and fair
Seems to give us new hope and rest.
So bloom for us along our way
And when our last work is done
On our graves may you grow each day,
While our souls dwell with God's Son.

GOSPEL TABERNACLE.

On Williams and Sixteenth Streets, in Chattanooga, Tenn., there is a church whose pastor is the much loved Rev. W. M. Tidwell. The writer has known him for seven years and can truly say he is one of the best men she has ever known. Nine years ago at the invitation of the late well loved Mr. J. F. Loomis, the Rev. W. M. Tidwell came to our city to conduct a meeting. There had been a little mission which had been prac-

tically given up. The services at that time were held in the old Presbyterian Church on Eighth and Chestnut Streets. Mr. Loomis remained, assisting in the mission, with these people until his death. When Rev. W. M. Tidwell came to our city he expected to be here about two weeks, but after the meeting he was impressed to remain here and conduct services; and for four years the work was only a mission, but many new converts were added to the number each year, so after praying over the matter the pastor and people decided to organize a local independent church. Some time ago they united with the "Nazarine Church." Their doctrine is practically the same as that of the Methodist Church. They emphasize, as did the early Methodists, the necessity of a clean heart, and being filled with love of God and His Holy Spirit. They do not claim that they cannot sin, but that they have no desire to sin after they are washed in the blood of the Lamb, and by prayer and faith they keep Satan behind them and live clean, upright lives; and these people are ever ready to help anyone on to higher living.

About five years ago they bought the lot on Williams Street and built the Tabernacle. The Lord has graciously blessed and saved many souls at almost all of their services for five years; about 450 accepting Christ as their Saviour last year at the meetings here in the city, some of these were saved in the tent services.

Rev. W. M. Tidwell holds services in the shops and prisons and various places. He is ever ready to lend a hand where it is needed most. He conducts many funerals and spends many hours each day in visiting the sick and ministering to the suffering anywhere he finds them. He is a true Christian in every sense of the word and is always about his Heavenly Father's business. Would that our city had more men just like him. His true purpose is to be a blessing to a suffering, sin-cursed world, and win as many as possible of the lost for Christ. May he remain with us until he has to go to his home in Heaven is our true wish.

"NOT AS I WILL"

Blindfolded and alone I stand,
With unknown thresholds on each hand;

The darkness deepens as I grope,
 Afraid to fear, afraid to hope;
 Yet this one thing I learn to know
 Each day more surely as I go,
 That doors are opened, ways are made,
 Burdens are lifted or are laid,
 By some great law unseen and still,
 Unfathomed purpose to fulfill—
 "Not as I will."

Blindfolded and alone I wait;
 Loss seems too bitter, gain too late;
 Too heavy burdens in the load
 And too few helpers on the road;
 And joy is weak and grief is strong,
 And years and days so long, so long,
 Yet this one thing I learn to know
 Each day more surely as I go,
 That I am glad the good and ill
 By changeless law are ordered still—
 "Not as I will."

"Not as I will;" the sound grows sweet
 Each time my lips the words repeat.
 "Not as I will;" the darkness feels
 More safe than light when this thought steals
 Like whispered voice to calm and bless
 All unrest and loneliness.
 "No as I will," because the One
 Who loved us first and best has gone
 Before us on the road, and still
 For us must all His love fulfill—
 "Not as we will."

Anonymous.

HOW I BELIEVE HEAVEN WILL BE.

For thirty-three years I have read and studied the Bible and often wondered what Heaven would mean to those who are so fortunate as to go there. At last I have come to this conclusion: It will be a beautiful city with nothing to annoy its inhabitants; the streets will be gold, the gates pearl, the angels all in white robes, and God's own face will be the light up there. He will be a loving Father; each Saint will be his obedient child, and eternal youth and beauty will be stamped on each face, for age and deformity cannot enter there.

All children are free from sin, envy and jealousy, therefore they are happy; but as soon as they reach the years of accountability their sins and troubles begin, and as there is nothing but purity in our Father's home I believe we will

all be happy children, for the Bible plainly says, "Suffer little children to come unto me and forbid them not, for of such is the Kingdom of Heaven." Then again it says, "They neither marry nor are given in marriage, but are as the angels of God."

Now I believe when we die and our bodies are consigned to the grave, that the old sinful body goes back to earth and a new one springs from it at the Resurrection morn just as the grain of wheat decays but from it comes the new blade. We cannot fully understand this, but we know it is true. I believe the new body, in youthful form, reunites with the Spirit which comes from Heaven, then lives on throughout Eternity without any knowledge of this life or its many cares, sorrows and heartaches. If they could know any of the troubles through which they passed in this world, they could not be happy even in Heaven, for some loved one would be missing and it would cause deep grief to know that they were forever lost because they would not believe on dear Jesus who died that they might have a right to the Tree of Life.

Of course, no one can lift the veil that intervenes and see into the future, but from the Scriptures we can imagine how it will be. What a pretty picture to our mind's eye a vast throng of white-robed children free from sorrow and care. What more can we ask than to one day join that happy band and dwell in our Father's home forevermore. Oh! may we all be ready to go when our Guardian Angel comes to waft our souls to realms above.

HENRY AND CHARLEY

Henry is my only brother,
 Charley was once his best friend,
 He loved him next to mother,
 For great pleasure he did lend.

Out to see us they used to come
 In the Happy Days gone by;
 We all liked our brother's chum,
 Were so glad to have him nigh.

He was jolly, good and kind,
 We enjoyed his visits well;
 Lots of game both boys did find
 Jokes to us they used to tell.

Fishing and hunting they'd go
 Most every day they were there;
 Some cider they made, also,
 Good times they had everywhere.

At night they would sweetly play
And sing some pretty songs, too.
We always enjoyed their stay,
When they left it made us blue.



C. W. WESTON

H. P. McCARVER

Back to Nashville they had to go,
For their business called them there;
Their sweethearts were there, also,
And they loved this handsome pair.

Always treated them good and kind,
 Until Charley went away;
 Henry then desired to find
 One to love him every day.

Lonely was he with Charley gone;
 "I'll marry my girl," he said,
 But it was a sad night and morn,
 When he heard Charley was dead.

In Washington beneath the sod
 They laid his body away;
 We hope his soul is safe with God,
 So we can meet him some day.

Then let us all live right while here,
 And when we die we will go
 To live with our Saviour so dear,
 In Heaven, no sorrow to know.

So often to our God I pray
 To keep brother from harm,
 And help him walk the narrow way,
 Leaning on Dear Jesus' arm.

A Christian he ought to be,
 For his wife and mother are;
 Two little boys he has, you see,
 And they'll imitate their Pa.

Good examples he then should set;
 Our God demands this of him.
 The children will never forget
 If they see their father sin.

When his last work here is o'er,
 May he meet our Angel Belle,
 Who now sings on the Golden Shore,
 Where pleasures forever dwell.

"AMBITION"

To ambition's sphere I soar,
 As each day's work is o'er,
 And my soul finds true delight
 When my own thoughts I can write;
 Help I receive from above,
 For I trust One who is Love.

Ambitious I've ever been,
 And I hope it is no sin
 To climb the ladder of fame
 And place there a writer's name;
 Lots of good I wish to do
 And teach others to live true.

Stronger I would grow each year;
 Fail—that word may I not fear,
 But press onward to the goal;

My hands may tire, but not my soul;
Should fate challenge, flesh may flee,
But I will not conquered be.

My hopes will dare any foe,
For no failure will they know;
Noble aims will surely last
When this earthly life is past;
Despair, no, they never will
Rise above the body still.

Shout aloud and gladly sing,
Death, where's victory? Grave the sting;
My heart is glad and beats high
To know my soul can never die;
So through life I will write on,
Do my duty, night and morn.

Some good I'll do, I believe,
If my hopes do not deceive;
Ambitious I'll be each day,
For it leads in the right way,
To my home beyond the sky,
Where true pleasures never die.

CHARACTER.

Character is what a person really is, and not what they appear or pretend to the world to be. Very often people are different from what you think they are. So many are wolves in sheep's clothing and go on from year to year deceiving all with whom they come in contact, but within themselves they are miserable. In time they are found to be base deceivers and all the world shrinks from them, for they are false and cannot be depended upon. Should they tell the truth once in awhile, no one would know it, for a liar is not to be believed at any time, even though he may tell the truth.

I am glad that no one can hurt another's character. They can only hurt their reputation, but by and by they will prove what they are, for their words and acts will be right. It is an old but true quotation, "Straws show which way the wind blows." Day by day every one is building either a good or bad character, step by step, from infancy to old age, they grow better or worse. When one's character is firm and unyielding it will weather the roughest storms of envy and jealousy and come out victorious. On the other hand, if vacillating, it will fall beneath the slight winds of foolish gossip.

Our God knows our every thought and motive and judges us according to our desires and intentions, so we should ever keep our minds full of good thoughts, for the Bible teaches that out of the heart are the issues of life. At times good people are thrown with wicked, worldly-minded sinners, and are tempted to sin, but there is always a way to escape if they will only look for the way. We are never given more than we can bear, and when in doubt we should go to the Throne of Grace for help. Jesus was given to the world for an example, and we should strive with all our might to be like Him. He is ever ready to help us when we have done all in our power.

Anyone with a clear conscience has a good character that is like a mighty wall, while the one without firmness is like the house built upon the sand. In order to keep our character spotless we should never associate with the wicked, but should try to help them back in the right path, for the vilest sinner can reform. In their hearts they love good morals, even if they were weak and fell into the snares of Satan, for he is ever ready to tempt those who have a desire to do right. A good character will win friends and fame that will last through life and a home in the Better World where peace and purity reigns supreme.

THE REASON SHE NEVER WED

On a fast speeding train one night
 Everyone was so gay,
 Only a maid whose eyes shone bright,
 She had nothing to say.
 Her confidence in man was gone,
 None of them would she wed,
 But goes to work on every morn
 To earn her daily bread.

On God and self will she depend,
 To her men seem so weak;
 Jesus has proved her truest friend,
 His help she'll ever seek.
 Her love, her guide, her hope, her all
 The Bible now will be;
 With it she knows she will not fall;
 He's said, "I'll not leave thee."

In the past she had loved and lost
 A man she once thought true,
 But sent him from her at great cost.

It then made her so blue,
 The truth she had loved since a child;
 Falsehoods her lover told,
 And with a look so meek and mild
 Was a deceiver bold.

May her confidence be replaced,
 Her heart from care be free;
 From her life be ever erased
 The false one, don't you see?
 May she then find her heart's true mate
 And wed him some sweet day,
 Travel the journey of this life
 In peace and love away.

"CASTLES IN THE AIR"

For awhile each day or night,
 Just to make your heart real light,
 Steal away from all dull care,
 Build a Castle in the Air;
 In it you can happy be,
 Have things as you want them; see?
 There your fondest dreams come true,
 You can do what you want to.

There's much on earth to annoy,
 Then fly away to the joy
 That's in the Castles so fair,
 High up in the pure air,
 No sorrow there will you find,
 Everyone is good and kind;
 And true pleasures are complete
 To this guide your weary feet.

Prosaic grows the things that are
 From happiness they are far;
 So many trials are found
 Down here on this sad old ground;
 From them you should fly away
 To where there's a brighter day,
 No pain or sickness is there
 In the Castles in the Air.

Then take good advice, and dwell,
 If only for a short spell,
 Away from worry and doubt
 To a place where sin's cast out;
 Where affections are pure
 And lovers all are sure
 That their love will really last
 In the future, as in the past.

Many friends you'll find up there,
 They will treat you just and fair;
 Congenial you all will be,
 As you stroll by the bright sea;
 Lovely flowers there each day

Will grow all along your way;
Paradise will be so near,
And you'll never shed a tear.

Then go some time to this place;
You'll leave with a smiling face.
Enjoy the time; yes, you will;
With pleasure your heart it will fill,
Rest to your mind it will give,
In the Castles you'll wish to live
a part of each day or night,
For it will make your cross light.

A BUNCH OF VIOLETS

A bunch of withered violets
That were gathered only for thee,
By the one who never forgets
Her true friend, now don't you see?
A message they have to impart,
Now listen to what they say,
"Some one loves you with a true heart
Although you are far away."

Violets ever whisper of love,
This is their mission, Dear,
They say, "I'm true as the stars above,"
Believe them and never fear;
Through winter's long, lonely hours
They've slumbered, but were not dead,
My love for you is like these flowers,
So remember what I've said.

To you I will always be true,
True as these violets are,
I love no one as I love you
Whether you are near or far;
I remember when last we met,
Violets I gave to you,
There are some things we can't forget,
You said, "Little girl be true."

As the violets sleep and wait
For God's own Spring-time each year,
So my love just trusts kind fate
To send you to me, My Dear,
If not in this world, then above
May we be together, I pray,
Where all is joy and peace and love,
In the land where it's ever day.

Up there God's own face is the light,
Our longing will all be o'er,
In Heaven robed in pure white,
May we love and live evermore,
Free from care as these flowers are
We then can rejoice and sing,
That City to us won't seem so far
When we go to meet our King.

TALENTS

Every person here below
Has some talent I well know.
The Bible teaches this truth;
All should try while in their youth
To find their talent, then work
On and on and never shirk
Their duty, let come what may,
Help they'll find along their way.

Cultivate your talent well,
You can rise although you fell
Many times along your way.
You've been heard to say,
"I can't do this, I'll give up,
And not drink the bitter cup."
Then a small voice seems to say,
"Strength I'll give you every day."

"Do with your might what you can,
Play the part of upright man."
If this voice you will obey
You can be good every day:
Succor you'll meet as you go;
Much you can gain here below;
Then onward and upward press,
Help you'll receive is no guess.

On your daily march you meet
Bitter foes and friends so sweet
But you can pass each one by
With a smile or with a sigh:
Always lend a helping hand,
With the right be sure you stand,
Or many things you will rue;
This you will find to be true.

We are children in the dark,
Groping to find the sweet spark
Of God's love, oh, what power
It can lend each fleeting hour.
And it drives dull care away,
Turns our night time into day;
Our inmost soul loves God best,
He alone will stand the test.

Friends prove false we thought were true
And we feel so very blue,
God then lends a helping hand
Which causes us to firmly stand;
He heals our sad and broken heart
When we bravely play our part:
Then true we all should ever be
As we sail life's troubled sea.

Some storms we will meet each day,
To this truth I once said nay,
When some one old and sad
Told me I almost got mad:

I have lived to find it true,
But I've learned just what to do,
Gird on the armor of hope—
Work and wait and never mope.

Our talents, pleasure will give
Each day and year that we live
If to them we are ever true;
God will show us what to do,
Our souls He will surely save
For through love His Son He gave.
Then let us have faith each day,
And ever walk the narrow way.





J. W. WEBSTER — "DADDY"



THOMAS ELLIS — "TOM"

"DADDY AND TOM"

(The Chattanooga News—June 29, 1915.)

Listen to me for awhile
And I'll tell in poetical style,
Something that certainly is so,
Read it, and then you will know.

These men of whom I now write
Always keep their faces bright,
Together they work every day
In a useful, simple way.

Their dispositions all know well,
Their sur-names I need not tell,
True to each other they sure are
And they work upon the Car.

They don't tell their wives, so Dear,
Many things they see and hear,
As they go, both to and fro;
No one knows just what they know!

Always jolly, full of fun,
They look like Daddy and Son,
Both love pretty girls so well,
But this fact they dare not tell.

For fear their wives would scold, see!
And not so good to them be,
Congenial, yes, they sure are,
Good times they have on their car.

Ah! they sure have passed their teens
And have been behind the scenes,
And they both have wiser grown;
This, they do not care to own.

The world may look on each face,
But no meanness can it trace;
It cannot guess their few woes,
They have secrets no one knows.

But they are not very bad,
No accident they have had,
Long with one company they stay,
Toiling both night and day.

The Superintendent they like well,
And to him the truth they tell,
Their duty they ever do,
All can say that this is true.

They don't tell all that they know,
It's not policy to do so,
They are awful good to all,
Many people on them call.

One is fat, while one is lean,
But neither of them is mean,
In good company they sure go
And have good manners also.

They seem to own the "Short Line,"
 On it they have a good time,
 Trouble comes sometime their way,
 Especially on a rainy day.

But the rain soon passes by,
 They are heard to laugh, not sigh,
 Daddy will whistle and sing
 And a smile to Tom's face bring.

Everybody likes these two well
 And some secrets to them tell,
 Betray them, No, they will not;
 It's safe as if 'twas forgot.

Many months they have worked together
 In both good and bad weather,
 On Willow Loop they ever are,
 They have friends both near and far.

Now they are polite to all,
 Gladly help the short and tall,
 That may chance to ride each day;
 They are well raised, all can say.

Compliments they get, 'tis true,
 They scarcely are ever blue,
 Good true hearts beat in their breasts,
 They can always stand the tests.

For their loved ones they toil on;
 Yes! rise early in the morn,
 Sympathy they surely get;
 If don't keep them warm, you bet.

But it helps to smooth their way,
 As they work on, day by day;
 Better times may this pair see,
 This my prayer, good Lord, to Thee.

But they'll reap just what they sow,
 When they die their souls will go
 To the place they are fitted for,
 May they stay good, on their car.

They are on the train of life
 And will meet some bitter strife,
 Faith and work can take them on
 To Heaven's Eternal morn.

Yes! when their last work is o'er
 May we meet them on that Shore
 And live in the City Fair
 Free from all sorrow and care.

Redeemed by Dear Jesus' blood,
 All can plunge beneath the flood,
 And be made white as the snow,
 For the Blessed Book tells us so.

**"DADDY" WEBSTER'S SEVENTIETH
YEAR FINDS HIM WELL AND HAPPY**

Genial Street Car Man Congratulated by His Friends—Probably Oldest Active Conductor in United States—Interesting Facts in City's Early History Told by Popular "Bill" Webster.

(The Chattanooga News—June 29, 1915.)

Chattanooga has the distinction of having probably the oldest and best-liked street car conductor in the country. Fifty-nine years in the harness and still hale and hardy and working every day, is the record of J. W. Webster, familiarly known to his host of friends as "Daddy" Webster.

"Daddy" is the oldest street car conductor in point of age in the city, and probably in the United States. He celebrated his seventieth birthday on Monday, June 28, and says he expects to keep on working for at least ten years.

The Webster family is remarkable for its longevity, and so "Daddy's" friends would not be in the least surprised to see his prediction fulfilled. His father was Thomas Webster, who moved to this city in 1856 and started an iron foundry here. This foundry was the largest industry in Chattanooga at that time, occupying the space from where the Southern freight depot is now located to King street. Mr. Webster stated that part of the present Southern freight depot was the old Webster machine shop.

The Civil War interrupted the business of the Websters, who moved to Griffin, Ga., when the Union occupation of the city took place. Young Webster enlisted in the Confederate Army and was a member of Company H, Second Tennessee Volunteers, in Ashby's Brigade. He served until the end of the war and then returned to Chattanooga.

Mr. Webster's father re-established his iron foundry at Chattanooga after the Civil War and remained here for a great number of years. He died at the age of 91 about seven years ago. Previous to his death he went to South Pittsburg and constructed the foundry for the Cincinnati Southern Coal and Foundry Works. Mr. Webster's mother died two years ago at the age of 88. His oldest sister is the wife of C. E. James.

"Daddy" Webster was in a "reminiscing" mood when seen by a News reporter this morning. He said that when he first arrived in this city it was nothing but a mud flat. All the business section of the town was about Fourth Street. There were only three or four buildings on Market Street and nothing but mud roads.

"I remember especially a confectionary store on Market Street kept by Mr. DeGeorgis, where I used to get the best candies and pastry—or at least they seemed to me to be at that time," said Mr. Webster, who continued that members of the DeGeorgis family were valued residents of the city today.

When the "dummy" line to Chickamauga was first built by C. E. James in 1886, "Daddy" Webster ran the first engine which was ever operated over the road. He continued to drive this engine for five years and then became a conductor on the "dummy" line for a similar period of time. When the line passed into the hands of receivers, "Daddy" severed his connection with it and ran an engine on the Cincinnati Southern Railway from this city to Somerset, Ky. After three years of this, he went into the machine shops of the same concern.

"Daddy" has been with the Chattanooga Railway and Light Company for nine years. His continued service on the street railways of the city with different companies gives him perhaps the longest record of any Chattanooga railway man today, though he is surpassed by several in length of employment on the Chattanooga Railway and Light Company. He stated with great pride that he had never had an accident on the street car line; had never been called into the office nor had to make out any report of an accident. He was on the Willow Street line for seven years and has now been on the Carter Street line for some time.

When the Confederate Veterans' Reunion was held in Chattanooga in 1913, the fellow-employees of "Daddy" Webster presented him with a uniform of Confederate gray, which greatly touched him and which he deeply appreciated.

"Chattanooga is the finest town in the South and will get bigger and cleaner every year," declared Mr. Webster. He

said that he expected to be in harness for at least ten years more.

"Daddy" Webster is 70 years old, but one would never know it. He looks hale and hardy, with a frank open face and a courteous manner. His hair is gray and his face ruddy.

It is his privilege to be liked by every man on the force of the local railway company, who affectionately call him "Bill," much to his enjoyment and pleasure. He greets the crews of passing cars with a cordial word and a hearty hand-shake, and it may well be that his prophecy of ten more years will be fulfilled. He is being congratulated on his seventieth birthday by his many friends.

"BE TRUE"

If to yourself you are true,
 You'll do what your soul says to;
 False to no one you will be,
 But true and happy. Don't you see?
 Your conscience is a true guide:
 In truth and faith, then, confide,
 And all things will come out right,
 For God will keep you in sight,
 Lots of people are not true,
 And that's why they sadly rue
 Many things they do and say
 In a sinful, selfish way,
 For deceit they often use
 And the truth sadly abuse,
 But for this they have to pay
 In many a bitter way.

Now sin is born in each one,
 So that's why God gave his Son
 To die, for all that believe,
 Often His spirit they grieve,
 By wandering in paths of sin,
 Then new life they should begin,
 Slow but safely they can rise
 And win the everlasting prize.

Happy each person could be
 If they were true. Don't you see?
 Discord and strife would cease,
 Each one live in perfect peace,
 No evil would we then fear,
 It would seem like Heaven here,
 If it was in my power
 Truth I would teach every hour.

So many vows people make,
 Not being true, they them break,

And cry out in tears and pain,
 "Oh! to live my life again!"
 They can profit from the past
 And may reach Heaven at last,
 If to their God they'll be true
 He will teach them what to do.

LIFE IS A STRUGGLE

Every one's life is a struggle
 From the cradle to the grave,
 Each heart has some kind of trouble
 And needs God's help to be brave.

For disappointments all will meet
 On their journey here below,
 But they can have a friend so sweet
 Who will help, as on they go.

Alone any one strives in vain
 And will fall beside the way,
 Under the weight of grief and pain
 That they suffer day by day.

With prayer and faith all can rise
 And receive help from above,
 Yes, some day gain the longed-for prize
 In Heaven where all is love.

LONELY FOR YOU ONLY

Since the evening that we met
 I've been so lonely for you,
 The words you said I'll ne'er forget,
 For I felt that you were true;
 Congenial we were that eve
 Your truthfulness won my heart,
 Darling, you did not dare deceive,
 But nobly played your part.

So that's why I'm lonely for you,
 No one can e'er take your place,
 My love is steadfast and true,
 I long to see your sweet face;
 Happiness to me it would bring
 And make my lonely heart light,
 I can't tell why, to you I cling,
 And dream of you day and night.

I know it is because I love you,
 Crush this love, I cannot,
 But you could, by not being true,
 And blight all my future lot;
 Life would not be worth living then,
 Sad and lonely it would be,
 For you are not like other men,
 So I long for "Thee," only "Thee."

"WEARY"

I'm so weary of the strife
And housekeeper's busy life,
Would like to live for awhile
In quite a different style,
Yes, have time to write at ease,
Study and do as I please,
As things are now, I can say
It's just work from day to day.

Although I'm a happy wife,
Monotonous is my life,
To live in ambition's sphere
If only for one short year.
Recline I would at my hearth,
And enjoy a poet's mirth,
I've learned much I wish to tell,
O'er my life it's cast a spell.

I've let ambition find a place,
And there in hope's fond embrace,
I looked forth and saw the goal,
The great wish of my soul,
From true knowledge's stream, of course,
I have wandered to the source,
And my life is free from care,
Living in happiness there.

I'm not what I'd like to be,
For I'm on a longing sea,
If I could be young once more,
I would sail toward one shore,
And my castles in the air,
Even now, would be so fair,
My sweet dreams of long ago
Would gleam with a brighter glow.

Weary of lost aspiration,
And some of life's probation,
Of dreams that soon fade away,
That gave pleasure night and day,
I'm so weary, let me rest,
Then I'll give the world my best,
Life, to all, is only given
Just to fit them for Heaven.

But I'm weary, lonely, sad,
It seems my heart won't be glad,
I'm not weary of life here,
But so weary of the fear,
That confronts me every day
And tries hard to bar my way,
But I will hope and work on
Till all doubts and fears are gone.

And I'll try not to be weary,
Even if life is dreary,
Just take heart and try again
To write on, although in vain.

Pleasure to me it will give
 So long as I have to live,
 If I bear all on me laid
 Well I know I will be paid.

Not in wealth or worldly show
 And not pleasures on the go,
 But in duty's path I'll find
 A true friend that is so kind,
 He my guide will ever be,
 Till I reach the crystal sea,
 If I walk the narrow way,
 It will lead to perfect day.

In my home beyond the sky,
 True pleasure will never die,
 What I've longed for, even here,
 There I'll find, I have no fear,
 So my heart must cease to pine,
 For sometime the sun may shine,
 If not in this world, above,
 With my Saviour, who is Love.

WAITING FOR YOU

I am waiting for you each day,
 With a heart that is true,
 Although I am now far away,
 I often think of you;
 But I can hope, and work and wait,
 Loving you all the while,
 Trusting that some day, soon or late,
 You'll welcome my own smile.

Waiting, my darling, 'til we meet,
 We may be older grown,
 Your love to me is now so sweet,
 I claim you as my own;
 The time will surely come, my dear,
 When you will be my bride,
 It may not be so very near,
 In God let us confide.

When all the barriers are gone,
 I'll wed you, my heart's mate,
 For I love you both night and morn,
 But long I've had to wait;
 Many years have passed, my darling,
 Since the eve we first met,
 But to you I shall ever cling
 For you I can't forget.

A CHAIN

"The bond that links our souls together,
 Will it last through stormy weather?
 Will it moulder and decay,

As the long hours pass away?
 Would it stretch should fate divide us?
 Oh! if it look too poor and slight,
 Let us break the links tonight,

It was not forged by mortal hands,
 Or clasped with golden bars and bands;
 Save thine and mine, no other eyes,
 The slender link can recognize:
 In the bright light it seems to fade,
 And it is hidden in the shade;
 While Heaven nor Earth have ever heard,
 One solemn vow, or plighted word,

Yet what no mortal hand could make,
 No mortal power can ever break;
 What words or vows could never do,
 No words or vows can make untrue;
 And if to other hearts unknown,
 The **dearer** and the more **our own**;
 Because too sacred and divine,
 For other eyes, save thine and mine,

And see, though slender it is made,
 Of love and trust, and can they fade?
 While, if too slight it seem to bear,
 The breathing of the summer air;
 We know that it could bear the weight
 Of a most heavy heart, of late;
 And as each day and hour flew,
 The stronger for its burden grew,

And, too, we know and feel again,
 It has been sanctified by pain;
 For what God deigns to try with sorrow
 He means not to decay tomorrow;
 But through that fiery trial at last,
 When earthly ties and bonds are past;
 What slighter things dare not endure,
 Will make our love more safe and pure,

Love shall be purified by pain,
 And pain be soothed by love again;
 So let us now take heart and go,
 Cheerfully on, through joy and woe;
 No change the summer sun can bring,
 Or the inconstant skies of spring,
 Or the bleak winter's stormy weather,
 For we shall meet them, Love, together."
 —A Fugitive, author unknown.

WHEN OUR LESSONS ARE O'ER

Each day a lesson we must learn,
 At eve another page we turn;
 Thus on through life we swiftly go,
 Ever reaping just what we sow.

In this world we must work and wait,
 Trusting our God, both soon and late;

Doing our duty, come what may,
Helping the weak along their way.

Good deeds we then should ever do,
To our conscience remain true;
Then everything will come out right,
For God will give the needed light.

From our lessons, lots we can gain,
If to people we give no pain;
Happy we can be here below,
And some day to Heaven we'll go.

When our last lesson we have learned,
And our crown we have rightly earned;
We will be free from toil and care,
Living with Dear Jesus up there.

A FATAL MEETING

A man left his home one day,
Called on a friend o'er the way,
While there his fate he sure met,
That sweet day he'll not forget,
And to the river that day
They went a-fishing so gay.
Alone above the water there
Their hearts were free from all care.

Listening to the murmuring stream,
Happy they were, as in a dream,
While they stood there together
Their thoughts not of the weather;
Or the wavelets rippling by,
And they both kept wondering why
They were so happy on that eve,
Did not think they'd ever grieve.

Her heart had always been gay,
Not so, when he went away,
She had never loved till then,
But been loved by many men;
Had never felt Cupid's dart
Pierce her girlish, tender heart,
But then the time had come
And she was loving him "Some."

Silent they, but the breezes low
Seemed to whisper, "Yes, I know
Your souls mingle together,
You'll love in any weather;
May your paths be smooth here
And a peaceful current dear,
One in heart, still side by side,
May you ever happy glide."

"Onward to Eternal Life,
With peace and love, and no strife,
May your hopeful bosom swell,
Trust Him who doeth all things well."

And this the winds seemed to say
On that happy by-gone day
To the new found lovers there
And they felt they had no care.

But the time soon came, with pain,
Homeward bound, he was again,
But his thoughts were with her there
And for him, she breathed a prayer;
Prayed they'd meet again some day,
Fate was kind to them, I say,
For they met and loved far more
Than they did in days of yore.

Then to a reunion they went,
Some happy hours were spent,
That day they will ne'er forget,
It lives in their memory yet;
Most a year has passed since then
And she has met many men,
But her heart to him is true,
Without his love she'd be blue.

If to her he'll constant be
Many pleasures they will see,
For her heart is his alone,
With him many joys she's known;
She's the idol of his heart,
And from her he ne'er should part,
And he hopes that future years
Will bring happiness, not tears.

"OUR CHRISTMAS GIFT"

Christmas is most all we can hear,
For the time is drawing near,
Both rich and poor, great and small,
Expect Santa on them to call,
May he not forget, even one
We know God gave us His loved Son,
He is a gift that is so true
And to our souls is ever new.

'Tis sad to say, few celebrate
Our Christmas as they should, of late
Most people do not seem to know
That many places that they go
And lots of things they do and say
On our Blessed Sweet Christmas Day
Are not so pleasing to our God
Not like the way our Saviour trod.

May all who read these lines today
Say, "I'll celebrate in a way
Different to any of the past,
Yes, do some good that will last,
Not give so much for a show,
But to some one in need, I'll go;
Tell them that on one Christmas morn
A Saviour to our world was born."

"And is a gift from God above,
 Oh! what unselfish, wondrous love,
 And we should all give good alone
 To the poor as well as our own,
 'Tis better to give than to receive,
 This is a truth all should believe,
 And if the gift is from the heart,
 From your friend it will not depart.

As Christmas is now drawing near,
 With all its gifts of joy and cheer,
 Let us teach the children so true
 What our Saviour would have them do,
 "Now give to the poor," He has said,
 And don't let any one want for bread,
 Ever help the weak, near and far,
 For some are poorer than we are.

Tell the little ones not to be
 Selfish, but to love and serve. See!
 And tell them God loves Girls and Boys
 That will divide their sweets and toys.
 Santa Claus loves no selfish one,
 They will see no pleasure or fun,
 This truth impress on each young heart,
 When older, it will not depart.

When children are taught what is right,
 When they walk in the true light,
 Memories sweet take us back again
 To the years when we knew no pain.
 The story was sweet, even if old,
 Of our Dear Santa out in the cold,
 With his load of all kinds of toys,
 For all the good little girls and boys.

We were snugly tucked in bed,
 Sometimes would cover our heads,
 We sigh to know wiser we've grown,
 Now all those childish joys have flown;
 To us they will never come more,
 Unless we find them on that Shore,
 Perhaps we will be children there
 In that Land where all is fair.

Sometimes in our dreams we can see
 Our own loved, lost, Christmas tree,
 In fancy a child once more we are,
 From youth to age, don't seem so far,
 Let us have patience with the child
 And tell him of Jesus so mild,
 Yes! how the wise men found him there
 In the manger, a babe so fair.

How the lost world He came to save,
 Died on the cross, came from the grave,
 So He is the best gift of all
 That we have received, great or small,
 Would that I could impress each heart,

From this true gift never to part,
For it is better than all gold,
It sure will bring pleasure untold.

Through death's stream this gift we take,
It will be ours when we awake,
Yes, we will have it up there
In Heaven's Eternal morn so fair,
With the Saved we can shout and sing,
Our small gifts to the Saviour bring.
He gave His life for us while here,
Let us use right our Christmas Cheer.

THE NEW YEAR

Just as the Old Year dies tonight,
May all that's bad within us die,
And may our good grow so bright
That we will have no cause to sigh.

The year that's gone we can't recall,
And it has passed forever away;
In this new one may we not fall,
But live more true from day to day.

Each New Year's night a leaf we turn;
Oh! may this one not so blotted be
As the last one, and may we learn,
To lean closer, Dear Lord, to Thee.

For well we know that God is good;
Then in the right path let us walk.
Of course we all know that we should
Guard our thoughts as well as talk.

If this good rule we will obey,
Happy we'll be as on we go;
From this dear peaceful New Year's day,
Seeds of good may we ever sow.

Then in the future they'll spring up,
And be so tall that all can see
'Tis from the Living Water we sup;
And have taught others to serve Thee.

Each New Year resolves we all make;
Try hard to keep them, yes, we do,
Many of them we sadly break,
And then we feel so very blue.

We know that flesh is very weak;
But when we fail let's try again,
And our Dear Saviour's pardon seek,
Yes, strive hard not to give Him pain.

Oh! may we all try so keenly
To make this the best year of all,
It will be if we live cleanly,
And when in doubt on our God call.

He ever hears us when we pray;
Now we well know that this is true,
Where there's a will there is a way,
We can do what we try to do.

That is if the motive is right;
God knows the secrets of our heart,
He keeps each one of them in sight;
Then let us bravely play our part.

So when our last New Year we see,
May we enter the pearly gate,
And with our Saviour forever be,
Safely sheltered from storm and hate.

DAILY REFLECTION

Something each day—a deed
Of kindness and of good
To link in closer bonds
All human brotherhood—
Oh, thus the heavenly will
We all may do while here!
For a good deed every day
Makes blessed all the year.

Author not known.





HECKMAN
BINDERY INC.

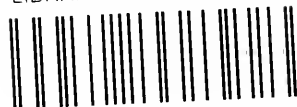


DEC 89

N. MANCHESTER,
INDIANA 46962



LIBRARY OF CONGRESS



0 014 611 272 9